REPORT OF
THE
BANK COMMISSIONER
OF ARKANSAS
1991

BILL CLINTON
Governor

BILL J. FORD
Bank Commissioner

Seventy-Seventh Annual

REPORT OF

THE

BANK COMMISSIONER

GREAT SEAL OF THE STATE OF ARKANSAS

JUNE 30, 1991

STATE OF ARKANSAS
OFFICE OF STATE BANK DEPARTMENT

June 30, 1991

Honorable Bill Clinton
Governor of Arkansas
Little Rock, Arkansas

Governor Clinton:

I, Bank Commissioner Bill J. Ford, hereby submit for your information and consideration the Seventy-Seventh Annual Report of the State Bank Department pursuant to the provisions of Act 113 of 1913. The financial and statistical data contained in this report has been compiled from Reports of Condition and Income submitted to this office for the fiscal year ended June 30, 1991.

The Department supervised 178 financial institutions as of June 30, 1991, including 173 state chartered commercial banks, two trust companies, two industrial loan institutions, and one non-profit corporation. The assets of all institutions supervised totaled $10,206,777,000 at fiscal year end with $10,166,899,000 representing the total assets of the state chartered commercial banks, a 3.68 percent increase over the $9,806,453,000 reported one year ago. In addition to the institutions noted above, the Department also supervised 119 bank holding companies which own state chartered banks, and 78 trust departments operated by state chartered banks.

One new bank, First State Bank of Arkansas, Trumann, was chartered as a result of an application to convert from a national bank. Another new charter, Central Bank and Trust, Little Rock, resulted from an emergency acquisition of a failed financial institution. Twenty applications for the establishment of new branch facilities were approved with ten resulting from the failure of other financial institutions. Numerous applications were processed in conjunction with the resolution of the problems experienced state wide with the savings and loan industry. No state chartered bank failures occurred during the fiscal year.

The mission of the State Bank Department is to allocate available human and other resources existing in our Examination, Data Processing and Administrative Services Divisions to implement an effective bank regulatory program. The Department has been and will continue to be an advocate of banking in the implementation of this program. Our primary focus is to ensure the continuance of safe and sound financial practices in the state's banking institutions. It would follow that the financial services offered by these sound institutions should foster economic growth and meet the public demand for these services in their communities. To accomplish this mission, the Department is committed to the development of its staff through education, economic rewards and the availability of a work environment conducive to high productivity.

The State Bank Department maintains a Strategic Plan which the Department's employees develop on an annual basis as a part of our Quality Management program. The Plan details the goals and objectives to be applied in satisfying legislative mandates. They encompass every facet of the Department's operation and are intended to reflect increased productivity and a more efficient and enhanced utilization of our resources for both current and anticipated needs in servicing the financial community of Arkansas.

We at the Department thank you for the support you and your staff provide and assure you of our continuing efforts to maintain the highest level of professionalism in the performance of our responsibilities and in the fulfillment of the mission of the Department.

Cordially,

Bill J. Ford
Commissioner

Seventy-Seventh Report

TABLE OF CONTENTS

Legal Holidays 2

Commissioners of The Bank Department 3

State Banking Board 4

Bank Department Personnel 5

New Bank Charters Approved 8

New Branches Approved 8

Fiscal Report of The Bank Department 10

Federal Supervisory Agencies 11

Associations 16

Consolidated Report of Condition of State Chartered Banks 18

Consolidated Statement of State Chartered Trust Departments 19

Consolidated Report of Condition of National Banks 20

Capital to Asset Ratios 21

National Banks 26

Report of State Chartered Commercial Banks 29

Report of Other State Chartered Financial Institutions 117

Commercial Banks Listed by County 121

Bank Holding Companies 129

LEGAL HOLIDAYS

New Year's	January 1
Robert E. Lee's Birthday	Third Monday In January
Martin Luther King's Birthday	Third Monday In January
George Washington's Birthday	Third Monday In February
Memorial Day	Last Monday in May
Independence Day	July 4
Labor Day	First Monday in September
Veteran's Day	November 11
Thanksgiving Day	Fourth Thursday in November
Christmas Eve	December 24
Christmas Day	December 25

All Bills of Exchange, Drafts, or Promissory Notes, which shall become payable on a legal holiday shall be payable on the day next succeeding such holiday. In case any legal holiday falls on Sunday, the next succeeding Monday shall be a holiday in its stead.

COMMISSIONERS OF THE ARKANSAS STATE BANK DEPARTMENT

No.	Name	Date of Appointment	Date Service Ended
1.	John M. Davis	October 6, 1913	October 3, 1918
2.	A.J. Reap	October 3, 1918	March 22, 1919
3.	W.T. Maxwell	March 22, 1919	September 1, 1921
4.	Charles McKee	September 1, 1921	July 28, 1925
5.	Loid Rainwater	July 28, 1925	February 8, 1927
6.	Walter E. Taylor	February 8, 1927	January 10, 1933
7.	Marion Wasson	January 10, 1933	January 12, 1937
8.	Grover S. Jernigan	January 12, 1937	January 14, 1941
9.	Thomas W. Leggett	January 14, 1941	February 1, 1949
10.	S.J. Dean	February 1, 1949	December 31, 1949
11.	Ed. I. McKinley, Jr	December 31, 1949	March 14, 1953
12.	A.R. Merritt	March 14, 1953	February 8, 1955
13.	Dick Simpson	February 8, 1955	March 2, 1967
14.	H.C. Adams	March 3, 1967	March 16, 1979
15.	Don R. Clark (Acting)	March 16, 1979	April 19, 1979
16.	B.J. Lambert, Jr	April 19, 1979	April 15, 1983
17.	Marlin D. Jackson	April 15, 1983	October 1, 1987
18.	Bill J. Ford	October 1, 1987	....

STATE BANKING BOARD MEMBERS

Mr. Robert Hill
P.O. Box 385
Perryville, AR 72126
PHONE: 889-5116
DATE APPOINTED: 2-25-87
TERM EXPIRES: 12-31-91

Mr. Larry G. Nelson
Peoples Bank & Trust Co.
Drawer B
Mountain Home, AR 72653
PHONE: 425-2166
DATE APPOINTED: 1-13-88
TERM EXPIRES: 12-31-92

Mr. T. E. Patterson
Chairman
5520 W. 30th Street
Little Rock, AR 72204
PHONE: 375-4611
DATE APPOINTED: 8-22-83
TERM EXPIRES: 12-31-93

Mr. Gary D. Reinboth
Vice Chairman
21 Razorback Road
Rogers, AR 72756
PHONE: 273-3334
DATE APPOINTED: 3-24-89
TERM EXPIRES: 12-31-93

Mr. Bob Willett
Smackover State Bank
P.O. Drawer 107
Smackover, AR 71762
PHONE: 725-3051
DATE APPOINTED: 12-11-87
TERM EXPIRES: 12-31-94

Mr. Lindley V. Smith, Jr.
Bank of Tuckerman
P.O. Box 700
Tuckerman, AR 72473
PHONE: 349-5155
DATE APPOINTED: 2-25-91
TERM EXPIRES: 12-31-95

Arkansas State Bank Department
Tower Building, Suite 500
323 Center Street
Little Rock, Arkansas 72201-2613

(501) 324-9019 FAX (501) 324-9028

DEPARTMENTAL ROSTER

Bill J. Ford - Bank Commissioner

ENFORCEMENT AND ECONOMIC DEVELOPMENT DIVISION

Don R. Clark - Assistant Bank Commissioner

- Regulatory Enforcement Actions
- Economic Development
- Consumer Complaints
- State Banking Board

EXAMINATION AND SUPERVISION DIVISION

Gregory M. Stewart - Chief Examiner

- Regulatory Examinations
- Regulatory and Banking Procedures
- Bank Performance Evaluation and Monitoring

Luther Guinn - Assistant Chief Examiner

- R. Bruce Branch - Field Supervisor (Commercial)
- H. Wilks Marshall - Field Supervisor (Commercial)
- Thomas M. Narrell - Field Supervisor (Trust)

Larry M. Hillyard - Assistant Chief Examiner

- Steve L. Bryan - Field Supervisor (Commercial)
- Richard D. Buzbee - Field Supervisor (Commercial)
- Carolyn J. Bearden - Field Supervisor
  (Bank Holding Company)

CORPORATE AND ADMINISTRATION DIVISION

Ronny A. Clay - Assistant Bank Commissioner

Jacqulin J. Dicus - Director of Administrative Services

- Accounting and Employee Services
- Expense Disbursements
- Budget and Personnel
- Physical Plant and Equipment
- Administrative Support

Candace A. Franks - Attorney

- Application Information
- Rules and Regulations Manual
- Charter Amendments and Charter Information
- Certificates of Good Standing
- Legal Filings and Inquiries

Patsy M. Paladino - Personnel and Training Manager

- Performance Evaluation
- Recruitment
- Training/Education

Julian E. Rainey - Financial Analyst
John R. French - Financial Analyst

- Self Examination
- Reports of Condition and Income
- Research and Financial Analysis
- Public Information Requests

Beth A. Wallis - Data Center Administrator

Mitch L. Vire - Systems Programmer
Brenda J. Claggett - Jr. EDP Examiner

- Data Processing Support
- Research and Development
- Application Programming

EXAMINATION PERSONNEL

FINANCIAL EXAMINER SUPERVISOR

__ Dianne Curry
(Bank Holding Company)
__ H. R. "Chip" Dortch
(Trust Company)
__ Ted Finkbeiner
__ James M. Franklin
__ John B. Frazer
__ Nathan E. Gairhan
__ Jonathan W. Harrell
__ William R. Milum
__ Gary C. Oltmann
__ Joseph W. Ruddell
__ Marivel Tounzen
__ Luke B. Webre
__ M. Diane Wright

FINANCIAL EXAMINER II

__ Tim E. Beaver
__ M. Susanne Clark
__ Dan L. Cook
__ John A. Long
__ Baker L. Moseley
__ M. Greg Qualls

FINANCIAL EXAMINER I

__ Cynthia L. Clanton
(Trust Company)
__ Judy L. Cornett
__ Jerry Corrothers
__ Jacqueline Dye
__ Sykes Harvey
__ R. D. Jackson
__ D. Kevin Mallett
__ Kent T. Williamson
__ J. Bill Yee

FINANCIAL EXAMINER TRAINEE

__ Ben F. Bigger III
__ Susanne M. Lawrance
__ C. Mark Mizelle
__ Mary C. Pennebaker
__ W. Chris Roberts
__ Michael G. Saunders
__ Blake W. Whitley
__ Chris C. Wilson

ACCOUNTING STAFF

Patricia L. Wallis - Accounting Supervisor
Lisa K. Phillips - Accountant

SUPPORT STAFF

Mindy Beaver	Administrative Assistant II
Lori A. Behar	Legal Secretary
Connie M. Burgess	Executive Secretary
Jane R. English	Administrative Assistant I
Martha A. Harris	Management Support Technician
Cynthia L. Nixon	Administrative Assistant II
Brenda L. Strachan	Management Project Analyst

NEW BANK CHARTERS APPROVED

CENTRAL BANK AND TRUST
1501 Main Street
P.O. Box 1583
Little Rock, AR 72203

New bank charter approved (EMERGENCY) November 30, 1990.

FIRST STATE BANK AND TRUST
825 Highway 63 North
P.O. Box 431
Trumann, AR 72472

Conversion from a national bank approved January 15, 1991.

NEW BRANCHES APPROVED

NAME OF BANK	NEW BRANCH LOCATION
Citizens State Bank Bald Knob, AR	3606 North Highway 367 Bradford, AR
The Citizens Bank Batesville, AR	3150 Harrison Street Batesville, AR
Bank of Bentonville Bentonville, AR	Highway 59 South Gravette, AR
Farmers Bank & Trust Co. Blytheville, AR	Highway 18 East Blytheville, AR
American State Bank Charleston, AR	4200 Rogers Fort Smith, AR
Arkansas State Bank Clarksville, AR	210 East Main Booneville, AR

NEW BRANCHES APPROVED

NAME OF BANK	NEW BRANCH LOCATION
First State Bank and Trust Conway, AR	Morningside Dr. & Hwy. 60 Conway, AR
McIlroy Bank and Trust Fayetteville, AR	307 East Buchanan Prairie Grove, AR
Farmers Bank Greenwood, AR	Miami at Center Greenwood, AR
Madison Bank & Trust Kingston, AR	210 East Main St. Huntsville, AR
Central Bank & Trust Co. Little Rock, AR	10301 N. Rodney Parham Rd. Little Rock, AR
Central Bank & Trust Little Rock, AR	1115 Edmonds McCrory, AR
Pulaski Bank & Trust Co. Little Rock, AR	14309 Cantrell Road Little Rock, AR
Merchants & Planters Bank Manila, AR	Hwy. 18/77 Bypass Manila, AR
Citizens Bank Marion, AR	351 Shoppingway Drive West Memphis, AR
The Twin City Bank North Little Rock, AR	119 Audubon Maumelle, AR
First State Bank Springdale, AR	324 North College Fayetteville, AR
Central Bank & Trust Co. Van Buren, AR	Broadway at Seventh Van Buren, AR
Central Bank & Trust Co. Van Buren, AR	Hwy. 64 & 71 Alma, AR
Cross County Bank Wynne, AR	Highway 1 and 42 Cherry Valley, AR

The following is a statement reflecting receipts and disbursements of the State Bank Department from July 1, 1990 through June 30, 1991.

RECEIPTS

Cash Balance June 30, 1990		$1,434,986.01
Examination and Assessment Fees	2,668,787.68	
Charter and Amendment Fees	2,860.00	
Teller's Facility Application and all Protest Fees	32,500.00	
Miscellaneous Fees	8,600.28	
Reimbursement for M & R Sales	4,372.50	
Warrant Cancellations	2,781.34	
Refund to Expenditure (Old Year)	1,984.37	
Refund to Expenditure	3,130.08	
Total Receipts		2,725,016.25
		$4,160,002.26

DISBURSEMENTS

Salaries	1,759,996.81	
Maintenance and General Operations	607,906.07	
S.S., Retirement and Insurance Matching	384,176.67	
Professional Services and Fees	50,396.80	
Conference Fees and Travel	112,363.78	
Capital Outlay	88,364.31	
Data Processing	7,112.13	
Proceeds from M & R	3,827.30	
Education Foundation of State Bank Supervisors	40,000.00	
Service Charge by State Treasurer	40,562.21	
Total Disbursements		3,094,706.08
Cash Balance June 30, 1991		1,065,296.18
		$4,160,002.26

FEDERAL DEPOSIT INSURANCE CORPORATION

Memphis Regional Office

5100 Poplar Avenue, Suite 1900
Memphis, Tennessee 38137
Telephone Number: (901) 685-1603
Fax Number: (901) 685-1846
Fax Number: (901) 682-5110

Bill C. Houston	Regional Director
James O. Leese	Deputy Regional Director
James F. Benner	Assistant Regional Director
Joseph M. McGovern	Assistant Regional Director
Ronny G. Parham	Assistant Regional Director
Sylvia J. Horne	Assistant Regional Director
Phillip H. Schwartz	Regional Counsel

Jackson Field Office

118 Patton Drive
Pearl, Mississippi 39208-5215
P.O. Box 97029
Pearl, Mississippi 39288-7029
Telephone Number: (601) 932-6744
Fax Number: (601) 936-4295

Thurman L. Reynolds	Field Office Supervisor

Little Rock Field Office

3805 McCain Park Drive, Suite 112
North Little Rock, Arkansas 72116
P.O. Box 16355
North Little Rock, AR 72231-6355
Telephone Number: (501) 753-8204
Fax Number: (501) 758-8095

Larry T. Tadlock	Field Office Supervisor

Memphis Field Office

Building B, Suite 275
1355 Lynnfield Road
Memphis, Tennessee 38119
Telephone Number: (901) 763-1775
Fax Number: (901) 763-4163

William W. Quinn	Field Office Supervisor

Shreveport Field Office

1914 Citizens Bank Drive
Bossier City, Louisiana 71111
P.O. Box 72609
Bossier City, Louisiana 71111-2609
Telephone Number: (318) 746-8283
Fax Number: (318) 742-2451

FEDERAL RESERVE BANK OF ST. LOUIS
DISTRICT NO. 8

411 Locust Street
P.O. Box 442
St. Louis, Missouri 63166
Telephone Number: (314) 444-8444

Thomas C. Melzer	President
James R. Bowen	First Vice President
A.B. Balbach	Senior Vice President
Henry H. Bourgaux	Senior Vice President
Joan P. Cronin	Senior Vice President
Ben C. Wade	Senior Vice President
Charles R. Halbrook	Vice President Bank Supervision and Regulation
Mary H. Karr	Vice President, General Counsel and Secretary
Richard E. Kay	Vice President Valuables Processing
James R. Kennedy	Vice President Information Systems
Jean M. Lovati	Vice President Payments
Martha L. Perine	Vice President Financial Services and Human Resources
Michael D. Renfro	General Auditor Audit
Kristi D. Short	Vice President Customer Support and Electronic Services
William J. Sneed	Vice President Support Services
Randall C. Sumner	Vice President Credit, Community Affairs and Contingency Planning

FEDERAL RESERVE BANK OF ST. LOUIS
DISTRICT NO. 8

LITTLE ROCK BRANCH
FEDERAL RESERVE BANK OF ST. LOUIS, MISSOURI

325 West Capitol Avenue
P.O. Box 1261
Little Rock, Arkansas 72203
Telephone Number: (501) 324-8300

Karl W. Ashman	Vice President and Manager
Thomas R. Callaway	Assistant Vice President
David T. Rennie	Assistant Vice President

MEMPHIS BRANCH
FEDERAL RESERVE BANK OF ST. LOUIS, MISSOURI

200 North Main Street
P.O. Box 407
Memphis, Tennessee 38101
Telephone Number: (901) 523-7171

Raymond Laurence	Vice President and Manager
A.C. Cremerius, Jr	Assistant Vice President
John P. Baumgartner	Assistant Vice President

COMPTROLLER OF THE CURRENCY

Southwestern District Office

500 N. Akard
1600 Lincoln Plaza
Dallas, Texas 75201-3394
Telephone Number: (214) 720-0656
Fax Number: (214) 720-7098

Dean S. Marriott	Deputy Comptroller
John A. Bodnar	District Administrator
Patrick Parise	District Counsel
Thomas M. Blyedbal	Director for Administration
Edward Graves	Director for Analysis
Jerry H. Corn	Director for Bank Supervision
William J. Suman	Director for Regional Supervision

Comptroller of the Currency

Little Rock Duty Station
10201 W. Markham, Suite 105
Little Rock, Arkansas 72205
Telephone Number: (501) 225-7228
Fax Number: (501) 225-2711

Larry Winter	Field Manager
F. Christian Dunn	Field Manager

Comptroller of the Currency

Oklahoma City Field Office
301 N.W. 63rd Street, Suite 290
Oklahoma City, Oklahoma 73116
Telephone Number: (405) 848-8095
Fax Number: (405) 843-0961

Kenneth I. Myers	Field Office Director

COMPTROLLER OF THE CURRENCY

Southeastern District Office

Marquis One Tower, Suite 600
245 Peachtree Center Avenue, N.E.
Atlanta, Georgia 30303
Telephone Number: (404) 659-8855
Fax Number: (404) 588-4532

Clifton A. Poole, Jr	Deputy Comptroller
Robert V. Ahrens	District Administrator
H. Gary Pannell	District Counsel
William J. Abernathy	Director for Bank Supervision
Vernon E. Fasbender	Director for Analysis
James P. Buff	Director for Administration
A. Duncan McFarlane	Director for Regional Banks

Comptroller of the Currency

Memphis Field Office

80 Monroe Avenue, Suite 505
Memphis, Tennessee 38103
Telephone Number: (901) 544-3039
Fax Number: (901) 525-2086

Vernon E. Fasbender	Acting Field Office Director

ARKANSAS BANKERS ASSOCIATION

Suite 1027, 221 W. Second Street
Little Rock, Arkansas 72201
Telephone Number: (501) 376-3741
Fax Number: (501) 376-9243

OFFICERS

H. C. Carvill .... Executive Director

James V. Kelley .... President
Chairman & Chief Executive Officer
First National Bank, El Dorado

Floyd L. Parker .... First Vice President
President & Chief Executive Officer
The Malvern National Bank, Malvern

W.D. Glover .... Vice President
Chairman & Chief Executive Officer
First National Bank of Eastern Arkansas, Forrest City

Lunsford W. Bridges .... Treasurer
President & Chief Executive Officer
Metropolitan National Bank, Little Rock

YOUNG BANKERS SECTION OFFICERS

Kent Hendrix .... Vice President
Assistant Vice President
First National Bank, El Dorado

Harvey Williams .... Senior Vice President
Assistant Vice President
Simmons First National Bank, Pine Bluff

Greg Angel .... Vice President
Assistant Vice President
First National Bank, Searcy

David Falconer .... Secretary
Trust Officer
Worthen National Bank, Little Rock

Richard Munoz .... Education Coordinator
Branch Manager
City National Bank, Fort Smith

ARKANSAS INDEPENDENT BANKERS ASSOCIATION

P.O. Box 22076
Little Rock, Arkansas 72221-2076
Telephone Number: (501) 525-1634
Fax Number: (501) 525-0637

OFFICERS

Richard G. Trammel	Executive Director
Lindley V. Smith, Jr Chairman & Chief Executive Officer Bank of Tuckerman, Tuckerman	President
Terry Q. Carson President & Chief Executive Officer Commercial Bank, Alma	Vice President
James M. Park President & Chief Executive Officer Bank of Cabot, Cabot	Secretary
Max O. Taylor Chairman & Chief Executive Officer Smackover State Bank, Smackover	Treasurer

ARKANSAS ASSOCIATION OF BANK HOLDING COMPANIES

Suite 1020 Boyle Building
Little Rock, Arkansas 72201
Telephone Number: (501) 374-2020
Fax Number: (501) 374-7334

OFFICERS

Charlotte May	Executive Director
James C. Glenn President & Chief Executive Officer McIlroy Bank & Trust, Fayetteville	Chairman
John T. Hampton President & Chief Executive Officer First Western Bancshares, Inc., Booneville	Vice Chairman
Michael Murphy President & Chief Executive Officer Fidelity National Bank of West Memphis, West Memphis	Treasurer

CONSOLIDATED REPORT OF CONDITION OF THE 173 STATE CHARTERED COMMERCIAL BANKS
JUNE 30, 1991

ASSETS

1. Cash and Balances due from depository institutions:	
a. Noninterest-bearing balances and currency and coin	$ 419,087
b. Interest-bearing balances	281,926
2. Securities	3,635,867
3. Federal funds sold and securities purchased under agreement to resell	289,224
4. Loans and lease financing receivables:	
a. Loans and lease, net of unearned income	5,210,033
b. Less: Allowances for loan and lease losses	80,327
c. Net loans and leases	5,129,706
5. Assets held in trading accounts	1,072
6. Premises and Fixed Assets (including capitalized lease)	151,551
7. Other real estate owned	49,280
8. Investments in unconsolidated subsidiaries and associated companies	5,312
9. Customers liability to this bank on acceptances outstanding	-0-
10. Intangible assets	23,887
11. Other assets	179,987
12. Total assets	10,166,899

LIABILITIES

13. Deposits:	
a. In domestic offices	9,027,297
(1) Noninterest-bearing	1,055,570
(2) Interest-bearing	7,971,727
b. In foreign offices Edge and Agreement subsidiaries and IBF's	-0-
14. Federal funds purchased and securities sold under agreements to repurchase	58,394
15. Demand notes issued to the U.S. Treasury	6,946
16. Other borrowed money	42,677
17. Mortgages and capitalized leases	4,807
18. Bank's liability on acceptances executed and outstanding	32
19. Notes and debentures subordinated to deposits	2,704
20. Other liabilities	91,484
21. Total liabilities	9,234,341
22. Limited-life preferred stock	-0-

EQUITY CAPITAL

23. Perpetual preferred stock	12,356
24. Common stock	98,563
25. Surplus	300,553
26. a. Undivided profits and capital reserves	525,610
b. LESS: Net unrealized loss on marketable equity securities	4,524
27. Cumulative foreign currency translation adjustment	-0-
28. Total equity capital	932,558
29. Total liabilities, limited-life preferred stock and equity capital	**10,166,899**

CONSOLIDATED STATEMENT OF CONDITION OF THE 78 STATE CHARTERED TRUST DEPARTMENTS
JUNE 30, 1991

ASSETS

1. Non-interest Bearing Deposits		
a. Own Bank and Affiliate Institutions	$	4,559
b. Other institutions		7
2. Interest Bearing Deposits		
a. Own Bank and Affiliate Institutions		77,737
b. Other Institutions		65,728
3. U.S. Government and Agency Obligations		182,670
4. State, County and Municipal Obligations		52,311
5. Other Short-Term Obligations		62,310
6. Other Notes and Bonds		28,628
7. Stocks		86,597
8. Collective Investment Fund Units		44,286
9. Real Estate Mortgages		28,760
10. Real Estate		44,318
11. Miscellaneous Assets		22,902
12. Suspense Accounts		189
13. Other		62,614
14. Total assets		763,616

LIABILITIES

Trusts and Estates		
15. Employee Benefit		163,179
a. (Number of Accounts)	1,745	
16. Personal Trusts		203,495
a. (Number of Accounts)	1,223	
17. Estates and Guardianships		
a. (Number of Accounts)	303	
Agencies		
18. Employee Benefit		32,357
a. (Number of Accounts)	842	
19. All Other		165,342
a. (Number of Accounts)	1,026	
Collective Investment Funds		
20. Employee Benefit		4,558
a. (Number of Accounts)	39	
21. All Other		21,537
a. (Number of Accounts)	88	
22. Corporate Trust Accounts		161,780
a. (Number of Accounts)	612	
23. Corporate Agency Accounts		11,207
a. (Number of Accounts)	58	
24. Profit Accounts		27
25. Suspense Accounts		134
26. Total Liabilities		**763,616**

CONSOLIDATED REPORT OF CONDITION OF THE 82 NATIONAL COMMERCIAL BANKS

JUNE 30, 1991

ASSETS

1. Cash and Balances due from depository institutions:	
a. Noninterest-bearing balances and currency and coin	$ 708,000
b. Interest-bearing balances	95,000
2. Securities	3,954,000
3. Federal funds sold and securities purchased under agreement to resell	463,000
4. Loans and lease financing receivables:	
a. Loans and lease, net of unearned income	6,037,000
b. Less: Allowances for loan and lease losses	107,000
c. Net loans and leases	5,930,000
5. Assets held in trading accounts	52,000
6. Premises and Fixed Assets (including capitalized lease)	202,000
7. Other real estate owned	57,000
8. Investments in unconsolidated subsidiaries and associated companies	-0-
9. Customers liability to this bank on acceptances outstanding	1,000
10. Intangible assets	22,000
11. Other assets	209,000
12. Total assets	11,693,000

LIABILITIES

13. Deposits:	
a. In domestic offices	10,361,000
(1) Noninterest-bearing	1,577,000
(2) Interest-bearing	8,784,000
b. In foreign offices Edge and Agreement subsidiaries and IBF's	-0-
14. Federal funds purchased and securities sold under agreements to repurchase	212,000
15. Demand notes issued to the U.S. Treasury	40,000
16. Other borrowed money	15,000
17. Mortgages and capitalized leases	5,000
18. Bank's liability on acceptances executed and outstanding	1,000
19. Notes and debentures subordinated to deposits	5,000
20. Other liabilities	111,000
21. Total liabilities	10,750,000
22. Limited-life preferred stock	-0-

EQUITY CAPITAL

23. Perpetual preferred stock	-0-
24. Common stock	99,000
25. Surplus	277,000
26. a. Undivided profits and capital reserves	570,000
b. LESS: Net unrealized loss on marketable equity securities	3,000
27. Cumulative foreign currency translation adjustment	-0-
28. Total equity capital	943,000
29. Total liabilities, limited-life preferred stock and equity capital	11,693,000

CAPITAL TO ASSET RATIOS

JUNE 30, 1991

BANK NAME	TOWN	RATIO
Commercial Bank at Alma	ALMA	8.618
First National Bank of Altheimer	ALTHEIMER	22.500
Bank of Amity	AMITY	16.682
Citizens First State Bank	ARKADELPHIA	9.513
Elk Horn Bank and Trust Company	ARKADELPHIA	10.701
Merchants & Planters Bank & Trust Company	ARKADELPHIA	8.474
First National Bank of Sharp County	ASH FLAT	9.976
Bank of Ashdown, N.A.	ASHDOWN	10.286
The First National Bank in Ashdown	ASHDOWN	10.222
Bank of Atkins	ATKINS	10.933
The Bank of Augusta	AUGUSTA	14.842
Citizens State Bank	BALD KNOB	6.993
The Citizens Bank	BATESVILLE	7.146
Worthen National Bank of Batesville	BATESVILLE	7.861
Bank of Bearden	BEARDEN	18.617
Citizens Bank	BEEBE	9.711
First State Bank	BEEBE	5.367
Benton State Bank	BENTON	9.403
The Union Bank of Benton	BENTON	7.975
Bank of Bentonville	BENTONVILLE	9.901
First National Bank	BENTONVILLE	7.276
The First National Bank of Berryville	BERRYVILLE	13.839
Bank of Blevins	BLEVINS	8.429
Farmers Bank and Trust Company	BLYTHEVILLE	8.534
The First National Bank in Blytheville	BLYTHEVILLE	9.379
Citizens Bank	BOONEVILLE	7.447
The Bank of Bradley	BRADLEY	7.074
Bank of Brinkley	BRINKLEY	12.675
First Bank of Arkansas	BRINKLEY	6.838
Bank of Cabot	CABOT	9.230
The First National Bank of Izard County	CALICO ROCK	14.383
Merchants and Planters Bank, N. A.	CAMDEN	10.286
Worthen National Bank of Camden	CAMDEN	8.089
Caraway Bank	CARAWAY	7.058
Citizens Bank & Trust	CARLISLE	10.690
Bank of Cave City	CAVE CITY	8.848
American State Bank	CHARLESTON	8.231
The Merchants & Planters Bank	CLARENDON	8.864
Arkansas State Bank	CLARKSVILLE	7.032
Farmers Bank & Trust Company	CLARKSVILLE	7.955
Clinton State Bank	CLINTON	6.884
First National Bank	CLINTON	6.988
The First National Bank of Conway	CONWAY	9.445
Worthen National Bank of Conway	CONWAY	7.530
The Corning Bank	CORNING	8.919
First National Bank of Crossett	CROSSETT	9.907
First State Bank	CROSSETT	8.526
Danville State Bank	DANVILLE	12.039
Arkansas Valley Bank	DARDANELLE	8.687
Bank of Dardanelle	DARDANELLE	10.706
Decatur State Bank	DECATUR	14.355
Bank of Delight	DELIGHT	12.825

CAPITAL TO ASSET RATIOS
JUNE 30, 1991

BANK NAME	TOWN	RATIO
The First National Bank of De Queen	DE QUEEN	11.803
First State Bank of DeQueen	DE QUEEN	9.703
Dermott State Bank	DERMOTT	13.901
First State Bank of Dermott	DERMOTT	10.265
Farmers & Merchants Bank	DES ARC	25.319
De Witt Bank and Trust Company	DE WITT	17.400
The First National Bank of De Witt	DE WITT	8.805
First National Bank of Howard County	DIERKS	16.625
Dumas State Bank	DUMAS	9.197
Merchants and Farmers Bank	DUMAS	12.602
First Southern Bank	EARLE	16.427
The Exchange Bank & Trust Company	EL DORADO	9.472
The First National Bank of El Dorado	EL DORADO	9.935
National Bank of Commerce of El Dorado	EL DORADO	7.358
The Delta State Bank	ELAINE	50.708
Bank of Elkins	ELKINS	9.180
Bank of England	ENGLAND	9.959
First Commercial Bank of Lonoke County	ENGLAND	8.515
The Eudora Bank	EUDORA	12.295
Bank of Eureka Springs	EUREKA SPRINGS	11.694
Bank of Evening Shade	EVENING SHADE	10.802
The Bank of Fayetteville, N.A.	FAYETTEVILLE	5.674
The First National Bank of Fayetteville	FAYETTEVILLE	8.037
McIlroy Bank & Trust	FAYETTEVILLE	6.717
Northwest National Bank	FAYETTEVILLE	0.790
First Ozark National Bank	FLIPPIN	7.536
First State Bank of Fordyce	FORDYCE	9.186
Fordyce Bank & Trust Co.	FORDYCE	8.992
First National Bank of Eastern Arkansas	FORREST CITY	12.215
Planters Bank & Trust Company	FORREST CITY	11.716
The City National Bank of Fort Smith	FORT SMITH	8.218
The First National Bank of Fort Smith	FORT SMITH	9.838
The Merchants National Bank of Fort Smith	FORT SMITH	8.297
Planters & Merchants Bank	GILLETT	10.364
The Bank of Glenwood	GLENWOOD	8.951
Caddo First National Bank	GLENWOOD	6.429
First State Bank	GOULD	8.070
Bank of Gravett	GRAVETTE	13.637
The First National Bank in Green Forest	GREEN FOREST	13.111
Farmers Bank	GREENWOOD	11.191
First State Bank of Gurdon	GURDON	7.943
Farmers Bank	HAMBURG	8.920
Calhoun County Bank	HAMPTON	12.310
Mercantile Bank	HARDY	6.127
The Bank of Harrisburg	HARRISBURG	11.438
The Security Bank	HARRISON	8.288
Worthen National Bank of Harrison	HARRISON	8.188
Hazen First State Bank	HAZEN	7.422
The Cleburne County Bank	HEBER SPRINGS	8.395
First National Bank of Cleburne County	HEBER SPRINGS	7.423
Heber Springs State Bank	HEBER SPRINGS	8.060
First National Bank of Phillips County	HELENA	6.922

CAPITAL TO ASSET RATIOS
JUNE 30, 1991

BANK NAME	TOWN	RATIO
Helena National Bank	HELENA	7.258
Bank of Holly Grove	HOLLY GROVE	12.103
The Citizens National Bank of Hope	HOPE	10.613
The First National Bank of Hope	HOPE	11.122
Horatio State Bank	HORATIO	9.546
Arkansas Bank and Trust Company	HOT SPRINGS	8.444
One National Bank of Hot Springs	HOT SPRINGS	7.780
Worthen National Bank of Hot Springs	HOT SPRINGS	7.653
The Planters National Bank of Hughes	HUGHES	12.072
The First National Bank of Huntsville	HUNTSVILLE	12.510
Peoples Bank	IMBODEN	7.479
First Jacksonville Bank and Trust	JACKSONVILLE	9.340
Newton County Bank	JASPER	8.726
The Arkansas Bank	JONESBORO	9.748
Citizens Bank of Jonesboro	JONESBORO	8.740
Mercantile Bank	JONESBORO	8.908
Simmons First Bank of Jonesboro	JONESBORO	7.890
Union State Bank	JUNCTION CITY	9.811
FirstBank of Arkansas	KENSETT	11.902
Pine State Bank	KINGSLAND	8.684
Madison Bank and Trust	KINGSTON	7.540
Bank of Lake Village	LAKE VILLAGE	12.436
Simmons First Bank of Lake Village	LAKE VILLAGE	10.353
Citizens Bank of Lavaca	LAVACA	8.641
Leachville State Bank	LEACHVILLE	9.282
Little River Bank	LEPANTO	18.981
The First National Bank of Lewisville	LEWISVILLE	9.440
Peoples Bank & Loan Company	LEWISVILLE	8.499
Bank of Lincoln	LINCOLN	9.789
Arkansas Bankers Bank	LITTLE ROCK	18.691
Central Bank and Trust	LITTLE ROCK	9.703
First Commercial Bank, N.A.	LITTLE ROCK	7.632
Eagle Bank and Trust Company	LITTLE ROCK	7.921
First Exchange Bank of Little Rock	LITTLE ROCK	9.343
Metropolitan National Bank	LITTLE ROCK	7.602
Pulaski Bank and Trust Company	LITTLE ROCK	6.758
Union National Bank of Arkansas	LITTLE ROCK	9.053
Worthen National Bank of Arkansas	LITTLE ROCK	5.564
Bank of Lockesburg	LOCKESBURG	11.270
First State Bank	LONOKE	12.522
Farmers Bank & Trust Company	MAGNOLIA	9.161
First National Bank of Magnolia	MAGNOLIA	9.842
Union National Bank of Arkansas	MAGNOLIA	7.393
Bank of Malvern	MALVERN	10.807
The Malvern National Bank	MALVERN	10.518
Mercantile Bank	MAMMOTH SPRING	7.860
The Merchants & Planters Bank	MANILA	12.399

CAPITAL TO ASSET RATIOS

JUNE 30, 1991

BANK NAME	TOWN	RATIO
Bank of Mansfield	MANSFIELD	7.957
First National Bank at Marianna	MARIANNA	14.453
Citizens' Bank	MARION	9.733
Marked Tree Bank	MARKED TREE	10.049
Searcy County Bank	MARSHALL	8.526
Bank of McCrory	MCCRORY	11.588
The First National Bank of McGehee	MCGEHEE	12.411
McGehee Bank	MCGEHEE	13.679
The Bank of North Arkansas	MELBOURNE	7.687
First National Bank in Mena	MENA	10.251
The Union Bank of Mena	MENA	8.058
MidSouth Bank	MONETTE	6.337
Commercial Bank & Trust Company	MONTICELLO	9.260
Union Bank & Trust Company	MONTICELLO	8.361
The First National Bank of Conway County	MORRILTON	9.118
Morrilton Security Bank, N.A.	MORRILTON	8.638
The Bank of Montgomery County	MOUNT IDA	13.102
First National Bank and Trust Company	MOUNTAIN HOME	9.471
Peoples Bank and Trust Company	MOUNTAIN HOME	9.398
Bank of Mountain View	MOUNTAIN VIEW	19.105
Bank of Mulberry	MULBERRY	9.631
Pike County Bank	MURFREESBORO	9.848
Citizens National Bank of Nashville	NASHVILLE	12.634
The First National Bank of Nashville	NASHVILLE	9.271
Worthen National Bank of Newark	NEWARK	7.002
First State Bank of Newport	NEWPORT	7.867
Merchants & Planters' Bank	NEWPORT	8.185
Bank of Little Rock	N. LITTLE ROCK	11.253
One National Bank	N. LITTLE ROCK	9.425
National Bank of Arkansas in North Little Rock	N. LITTLE ROCK	5.001
The Twin City Bank	N. LITTLE ROCK	8.096
American State Bank	OSCEOLA	14.821
First National Bank in Osceola	OSCEOLA	9.323
The Planters Bank	OSCEOLA	10.405
Bank of Ozark	OZARK	9.276
First National Bank	PARAGOULD	10.345
Security Bank	PARAGOULD	7.480
The First National Bank at Paris	PARIS	8.354
Bank of Parkdale	PARKDALE	9.550
First State Bank	PARKIN	9.822
The Perry County Bank	PERRYVILLE	8.213
Piggott State Bank	PIGGOTT	7.460
Pine Bluff National Bank	PINE BLUFF	7.911
Simmons First National Bank of Pine Bluff	PINE BLUFF	7.825
Worthen National Bank of Pine Bluff	PINE BLUFF	8.922
First State Bank	PLAINVIEW	9.871
Bank of Pocahontas	POCAHONTAS	10.101
Planters and Stockmen Bank	POCAHONTAS	8.811
The Peoples Bank	PORTLAND	11.391
Portland Bank	PORTLAND	11.245
The Farmers and Merchants Bank	PRAIRIE GROVE	13.609
Bank of Prescott	PRESCOTT	7.792

CAPITAL TO ASSET RATIOS
JUNE 30, 1991

BANK NAME	TOWN	RATIO
The Bank of Rector	RECTOR	7.952
Farmers and Merchants Bank	REYNO	6.333
The Bank of Rison	RISON	17.232
Farmers and Merchants Bank	ROGERS	11.466
First National Bank and Trust Company	ROGERS	6.993
First Bank of Arkansas	RUSSELLVILLE	8.512
First National Bank of Russellville	RUSSELLVILLE	8.455
Worthen National Bank of Russellville	RUSSELLVILLE	7.751
Bank of Salem	SALEM	7.517
Logan County Bank	SCRANTON	12.349
First National Bank	SEARCY	10.453
First Security Bank	SEARCY	9.369
First National Bank of Sheridan	SHERIDAN	12.476
Grant County Bank	SHERIDAN	11.115
Arkansas State Bank	SILOAM SPRINGS	9.461
First National Bank	SILOAM SPRINGS	6.436
Smackover State Bank	SMACKOVER	12.605
Merchants & Planters Bank	SPARKMAN	8.746
The First National Bank of Springdale	SPRINGDALE	11.352
Springdale Bank & Trust	SPRINGDALE	9.555
Worthen National Bank of Northwest Arkansas	SPRINGDALE	8.291
Bodcaw Bank	STAMPS	10.542
Bank of Star City	STAR CITY	8.317
The Stephens Security Bank	STEPHENS	9.144
Citizens Bank	STRONG	14.943
The Farmers & Merchants Bank	STUTTGART	10.851
First National Bank in Stuttgart	STUTTGART	8.580
Commercial National Bank of Texarkana	TEXARKANA	9.214
The State First National Bank of Texarkana	TEXARKANA	10.268
Bank of Trumann	TRUMANN	12.886
First State Bank of Arkansas	TRUMANN	7.817
Bank of Tuckerman	TUCKERMAN	11.594
First Delta Bank	TYRONZA	14.158
Citizens' Bank & Trust Company	VAN BUREN	7.098
First National Bank of Crawford County	VAN BUREN	7.245
The Peoples Bank	WALDO	11.045
Bank of Waldron	WALDRON	13.492
The Scott County Bank	WALDRON	10.081
The Arkansas Bank	WALNUT RIDGE	8.001
The First National Bank of Lawrence County	WALNUT RIDGE	10.831
First State Bank of Warren	WARREN	8.653
Warren Bank and Trust Company	WARREN	12.134
Bank of Weiner	WEINER	12.301
Merchants and Farmers Bank	WEST HELENA	7.533
Bank of West Memphis	WEST MEMPHIS	12.362
Fidelity National Bank of West Memphis	WEST MEMPHIS	8.380
First National Bank in West Memphis	WEST MEMPHIS	11.581
Wilmot State Bank	WILMOT	16.793
Cross County Bank	WYNNE	8.541
First Arkansas Bank	WYNNE	16.008
The First National Bank of Wynne	WYNNE	9.866
The Bank of Yellville	YELLVILLE	9.300

NATIONAL BANKS

NAME	CITY	TOTAL ASSETS
First National Bank of Altheimer	ALTHEIMER	10,199
First National Bank of Sharp County	ASH FLAT	93,425
Bank of Ashdown, N.A.	ASHDOWN	41,824
The First National Bank in Ashdown	ASHDOWN	51,596
Worthen National Bank of Batesville	BATESVILLE	143,855
First National Bank	BENTONVILLE	66,861
The First National Bank of Berryville	BERRYVILLE	102,970
The First National Bank in Blytheville	BLYTHEVILLE	118,501
The First National Bank of Izard County	CALICO ROCK	50,504
Merchants and Planters Bank, N.A.	CAMDEN	70,102
Worthen National Bank of Camden	CAMDEN	102,069
First National Bank	CLINTON	38,431
The First National Bank of Conway	CONWAY	207,751
Worthen National Bank of Conway	CONWAY	184,296
First National Bank of Crossett	CROSSETT	84,069
The First National Bank of De Queen	DE QUEEN	80,678
The First National Bank of De Witt	DE WITT	71,064
First National Bank of Howard County	DIERKS	31,207
The First National Bank of El Dorado	EL DORADO	267,784
National Bank of Commerce of El Dorado	EL DORADO	117,167
The Bank of Fayetteville, N.A.	FAYETTEVILLE	77,490
The First National Bank of Fayetteville	FAYETTEVILLE	249,764
Northwest National Bank	FAYETTEVILLE	29,438
1st Ozark National Bank	FLIPPIN	32,765
First National Bank of Eastern Arkansas	FORREST CITY	121,092
The City National Bank of Fort Smith	FORT SMITH	283,420
The First National Bank of Fort Smith	FORT SMITH	437,176
The Merchants National Bank of Fort Smith	FORT SMITH	248,559
Caddo First National Bank	GLENWOOD	46,685
The First National Bank in Green Forest	GREEN FOREST	89,510
Worthen National Bank of Harrison	HARRISON	79,611
First National Bank of Cleburne County	HEBER SPRINGS	49,681
First National Bank of Phillips County	HELENA	90,765
Helena National Bank	HELENA	81,204
The Citizens National Bank of Hope	HOPE	155,632
The First National Bank of Hope	HOPE	98,436
One National Bank of Hot Springs	HOT SPRINGS	58,490
Worthen National Bank of Hot Springs	HOT SPRINGS	263,996
The Planters National Bank of Hughes	HUGHES	17,536
The First National Bank of Huntsville	HUNTSVILLE	64,472
The First National Bank of Lewisville	LEWISVILLE	20,184
First Commercial Bank, N.A.	LITTLE ROCK	983,436

NATIONAL BANKS

NAME	CITY	TOTAL ASSETS
First Exchange Bank of Little Rock	LITTLE ROCK	28,724
Metropolitan National Bank	LITTLE ROCK	164,082
Union National Bank of Arkansas	LITTLE ROCK	536,018
Worthen National Bank of Arkansas	LITTLE ROCK	928,270
First National Bank of Magnolia	MAGNOLIA	199,201
Union National Bank of Arkansas	MAGNOLIA	28,244
The Malvern National Bank	MALVERN	114,845
First National Bank at Marianna	MARIANNA	35,556
The First National Bank of McGehee	MCGEHEE	26,665
First National Bank in Mena	MENA	78,260
The First National Bank of Conway County	MORRILTON	68,129
Morrilton Security Bank, N.A.	MORRILTON	50,610
First National Bank and Trust Company	MOUNTAIN HOME	166,127
Citizens National Bank of Nashville	NASHVILLE	28,341
The First National Bank of Nashville	NASHVILLE	60,797
Worthen National Bank of Newark	NEWARK	12,593
One National Bank	N. LITTLE ROCK	224,950
National Bank of Arkansas in N. Little Rock	N. LITTLE ROCK	30,185
First National Bank in Osceola	OSCEOLA	61,726
First National Bank	PARAGOULD	178,506
The First National Bank at Paris	PARIS	59,387
Pine Bluff National Bank	PINE BLUFF	72,716
Simmons First National Bank of Pine Bluff	PINE BLUFF	507,637
Worthen National Bank of Pine Bluff	PINE BLUFF	224,638
First National Bank and Trust Company	ROGERS	262,695
First National Bank of Russellville	RUSSELLVILLE	155,231
Worthen National Bank of Russellville	RUSSELLVILLE	120,786
First National Bank	SEARCY	180,745
First National Bank of Sheridan	SHERIDAN	18,483
First National Bank	SILOAM SPRINGS	146,520
The First National Bank of Springdale	SPRINGDALE	274,658
Worthen National Bank of Northwest Arkansas	SPRINGDALE	164,747
First National Bank in Stuttgart	STUTTGART	136,210
Commercial National Bank of Texarkana	TEXARKANA	90,665
State First National Bank of Texarkana	TEXARKANA	382,968
First National Bank of Crawford County	VAN BUREN	93,411
The First National Bank of Lawrence County	WALNUT RIDGE	64,855
Fidelity National Bank of West Memphis	WEST MEMPHIS	45,066
First National Bank in West Memphis	WEST MEMPHIS	50,476
The First National Bank of Wynne	WYNNE	105,167

Seventy-Seventh Annual

REPORT OF THE

ONE HUNDRED SEVENTY-THREE
STATE CHARTERED

COMMERCIAL BANKS

JUNE 30, 1991

Commercial Bank at Alma

Alma, AR

Hwy. 64-71
P.O. Box 2199
County: Crawford
Population: 2,959

72921-2199
Telephone: 632-2257
FAX Number: 632-2263

Branches in Town: 0
Other Branches: 2
Charter Number: 297
Date: Jan. 31, 1910

Trust Department: No

Bank Holding Company
Commerce Financial Corp., Alma, AR

Chm.: John Paul Ballentine
Ex. Vice President: William Brascher III
Asst. V.P.: Rex Woods
Loan Officer: Becky Stephens

President/CEO: Terry Q. Carson
Vice President: Helen S. Jones
Cash/Oper. Off.: Karen Kraus

Cash and balances Due From Banks:	1,118	Deposits:	34,918
Federal Funds and Repos:	1,900	Federal funds and Borrowings:	0
Investments:	12,693	Other Liabilities:	339
Total Loans:	21,283	Subordinated Debt:	0
Bank Premises and Fixed Assets:	973	Total Liabilities:	35,257
Other Real Estate:	55		
Other Assets:	560	Total Equity Capital and Reserves:	3,325
Total Assets:	38,582	Total Liabilities and Capital:	38,582
Total Trust Assets:	0	Number of Shares Outstanding:	8,000

Directors: James A. Arnold II, John A. Griffin, John Paul Ballentine, Hilda Knight, William Brasher III, Terry Q. Carson

Bank of Amity

Amity, AR

Public Square
P.O. Box 38
County: Clark
Population: 526

71921-0038
Telephone: 342-5269
FAX Number: None

Branches in Town: 0
Other Branches: 0
Charter Number: 198
Date: Jan. 30, 1905

Trust Department: No

Bank Holding Company
None

Chm./Pres./CEO: Cleda Olds
Vice President: Ernie Dunlap
Asst. Cash: Hazel Richardson

Vice President: Joe F. Maxey
Asst. Cash: Peggy Adams

Cash and balances Due From Banks:	2,846	Deposits:	41,357
Federal Funds and Repos:	815	Federal funds and Borrowings:	0
Investments:	33,354	Other Liabilities:	666
Total Loans:	12,350	Subordinated Debt:	0
Bank Premises and Fixed Assets:	108	Total Liabilities:	42,023
Other Real Estate:	20		
Other Assets:	944	Total Equity Capital and Reserves:	8,414
Total Assets:	50,437	Total Liabilities and Capital:	50,437
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

Directors: Cleda Olds, Joe F. Maxey, Ernie Dunlap, Hazel Richardson, M.H. Oakley

Citizens First State Bank
Arkadelphia, AR

5th and Main Street
P.O. Box 218
County: Clark
Population: 10,014

71923-0218
Telephone: 246-2411
Fax Number: 246-5400

Branches in Town: 1
Other Branches: 0
Charter Number: 736
Date: May 24, 1977

Trust Department: No

Bank Holding Company
FDH Bancshares, Inc., Little Rock, AR

Chm.: I. B. Fuller, Jr.
Ex. Vice President: I. Joe Miles
Asst. Vice President: Penny Manning
Loan Officer: Gina Daniell

President/CEO: Raymond Toler
Asst. Vice President: Don Twyford
Asst. Cash: Carol Wilson
Auditor: Jim Rothwell

Cash and balances Due From Banks:	2,130	Deposits:	38,433
Federal Funds and Repos:	405	Federal funds and Borrowings:	0
Investments:	14,138	Other Liabilities:	364
Total Loans:	23,956	Subordinated Debt:	0
Bank Premises and Fixed Assets:	522	Total Liabilities:	38,797
Other Real Estate:	601		
Other Assets:	1,275	Total Equity Capital and Reserves:	4,230
Total Assets:	43,027	Total Liabilities and Capital:	43,027
Total Trust Assets:	0	Number of Shares Outstanding:	30,000

Directors: I. B. Fuller, Jr., Raymond C. Toler, Jerry Francis, Billy Bob Hardman, Ed McCorkle, Edward L. Cullum, Jr., John M. Moore, I. Joe Miles

Elk Horn Bank & Trust Company
Arkadelphia, AR

601 Main Street
P.O. Box 248
County: Clark
Population: 10,014

71923-0248
Telephone: 246-5811
FAX Number: 246-5284

Branches in Town: 1
Other Branches: 1
Charter Number: 142
Date: Sep. 28, 1903

Trust Department: Yes

Bank Holding Company
Southern Development Bancorporation, Arkadelphia, AR

Chm.: James Harrington
Ex. V.P./Cash/T.O.: Roy Shope
Vice President: Bill Fowler
Vice President: Carolyn McAually

President/CEO: George P. Surgeon
Vice President: Herman Brewer
Vice President: Linda Chandler
Vice President: Johnny McAually

Cash and balances Due From Banks:	1,353	Deposits:	60,155
Federal Funds and Repos:	1,250	Federal funds and Borrowings:	354
Investments:	38,854	Other Liabilities:	502
Total Loans:	24,225	Subordinated Debt:	0
Bank Premises and Fixed Assets:	1,792	Total Liabilities:	61,011
Other Real Estate:	29		
Other Assets:	819	Total Equity Capital and Reserves:	7,311
Total Assets:	68,322	Total Liabilities and Capital:	68,322
Total Trust Assets:	1,325	Number of Shares Outstanding:	24,000

Directors: Thomas Barksdale, James Blanton, Harold Echols, Ron Grzywinski, James Harrington, Mary Houghton, J. Hugh Lookadoo, Mary Jo Mann, Wayne Pollard, Roy Shope, George Surgeon

Merchants & Planters Bank & Trust Company

Arkadelphia, AR

526 Main Street
P.O. Box 219
County: Clark
Population: 10,014

71923-0219
Telephone: 246-4511
FAX Number: 246-4407

Branches in Town: 1
Other Branches: 1
Charter Number: 341
Date: June 15, 1911

Trust Department: Yes

Bank Holding Company
Central Arkansas Bancshares, Inc., Hot Springs, AR

Chm.: Ross M. Whipple
Ex. Vice President: Tom Calhoon
Cash: Carrie Beene

President/CEO: Steve DeMott
Sr. Vice President: Barbara Neel

Cash and balances Due From Banks:	2,411	Deposits:	51,384
Federal Funds and Repos:	0	Federal funds and Borrowings:	1,466
Investments:	20,844	Other Liabilities:	302
Total Loans:	32,679	Subordinated Debt:	0
Bank Premises and Fixed Assets:	1,045	Total Liabilities:	53,152
Other Real Estate:	104		
Other Assets:	990	Total Equity Capital and Reserves:	4,921
Total Assets:	58,073	Total Liabilities and Capital:	58,073
Total Trust Assets:	758	Number of Shares Outstanding:	4,800

Directors: Ross M. Whipple, Jane Ross, Steve DeMott, Donald M. Tatman, Toney D. McMillan, Paul Offutt

Bank of Atkins

Atkins, AR

202 N.E. First Street
P.O. Box 157
County: Pope
Population: 2,834

72823-0157
Telephone: 641-2987
FAX Number: 641-2566

Branches in Town: 0
Other Branches: 0
Charter Number: 35
Date: Sep. 19, 1895

Trust Department: No

Bank Holding Company
None

Chm.: James C. Mitchell
Ex. Vice President: James A. Myatt

President/CEO: David M. Mitchell

Cash and balances Due From Banks:	731	Deposits:	15,246
Federal Funds and Repos:	2,500	Federal funds and Borrowings:	0
Investments:	4,208	Other Liabilities:	119
Total Loans:	9,317	Subordinated Debt:	0
Bank Premises and Fixed Assets:	47	Total Liabilities:	15,365
Other Real Estate:	96		
Other Assets:	352	Total Equity Capital and Reserves:	1,886
Total Assets:	17,251	Total Liabilities and Capital:	17,251
Total Trust Assets:	0	Number of Shares Outstanding:	12,500

Directors: James C. Mitchell, David M. Mitchell, Jean Mitchell, James A. Myatt

The Bank of Augusta

Augusta, AR

100 S. Second Street
P.O. Box Y
County: Woodruff
Population: 2,759

72006-1005
Telephone: 347-2511
FAX Number: 347-2654

Branches in Town: 0
Other Branches: 0
Charter Number: 669
Date: Feb. 20, 1935

Trust Department: Yes

Bank Holding Company
None

Chm.: R. E. Gregory
Cash: Lee Conditt

President/CEO/T.O.: Moody Whitehead

Cash and balances Due From Banks:	1,604	Deposits:	30,334
Federal Funds and Repos:	400	Federal funds and Borrowings:	0
Investments:	20,605	Other Liabilities:	299
Total Loans:	12,410	Subordinated Debt:	0
Bank Premises and Fixed Assets:	225	Total Liabilities:	30,633
Other Real Estate:	4		
Other Assets:	724	Total Equity Capital and Reserves:	5,339
Total Assets:	35,972	Total Liabilities and Capital:	35,972
Total Trust Assets:	42	Number of Shares Outstanding:	8,000

Directors: Franklin Collier, Dr. Steven Collier, W. P. Daniel, W. P. Daniel, Jr., Charles P. Eldridge, J. R. Eldridge, R. E. Gregory,
R. E. Gregory, Jr., Moody Whitehead, Dorothy Willis

Citizens State Bank

Bald Knob, AR

306 South Elm Street
P.O. Box 200
County: White
Population: 2,653

72010-0200
Telephone: 724-3241
FAX Number: 724-5985

Branches in Town: 1
Other Branches: 1
Charter Number: 636
Date: Jan. 22, 1931

Trust Department: Yes

Bank Holding Company
Citizens State Bankshares of Bald Knob, Inc., Bald Knob, AR

Chm./CEO: Juanita Litzelfelner
Vice President: Peggy Reed
Loan Officer: Rick Gilreath

President/T.O.: Larry E. Kircher
Ex. Vice President: Wendell Nier

Cash and balances Due From Banks:	2,116	Deposits:	34,130
Federal Funds and Repos:	0	Federal funds and Borrowings:	250
Investments:	16,401	Other Liabilities:	482
Total Loans:	17,222	Subordinated Debt:	0
Bank Premises and Fixed Assets:	788	Total Liabilities:	34,862
Other Real Estate:	328		
Other Assets:	696	Total Equity Capital and Reserves:	2,689
Total Assets:	37,551	Total Liabilities and Capital:	37,551
Total Trust Assets:	1,552	Number of Shares Outstanding:	4,000

Directors: Juanita Litzelfelner, Larry E. Kircher, Wendell Nier, Dr. Bernard Smith, Bob J. Clark

The Citizens Bank
Batesville, AR

Third and College Streets
P.O. Box 2156
County: Independence
Population: 9,187

72503-2156
Telephone: 793-4441
FAX Number: 793-9190

Branches in Town: 6
Other Branches: 0
Charter Number: 705
Date: Feb. 19, 1953

Member of Federal Reserve System

Trust Department: Yes

Bank Holding Company
Citizens Bancshares of Batesville, Inc., Batesville, AR

Chm./CEO: T. G. Vinson
Trust Officer: Gene Crawford

President: Woody Castleberry

Cash and balances Due From Banks:	7,481	Deposits:	159,990
Federal Funds and Repos:	1,840	Federal funds and Borrowings:	100
Investments:	63,189	Other Liabilities:	879
Total Loans:	92,478	Subordinated Debt:	0
Bank Premises and Fixed Assets:	4,334	Total Liabilities:	160,969
Other Real Estate:	131		
Other Assets:	3,904	Total Equity Capital and Reserves:	12,388
Total Assets:	173,357	Total Liabilities and Capital:	173,357
Total Trust Assets:	9,742	Number of Shares Outstanding:	16,500

Directors: T. G. Vinson, Doyle Rogers, Noel Sims, Dr. Lackey Moody, M. F. Highsmith, Kay Southerland

Bank of Bearden
Bearden, AR

Second and Cedar Streets
P.O. Box 135
County: Ouachita
Population: 1,021

71720-0135
Telephone: 687-2233
FAX Number: 687-3712

Branches in Town: 0
Other Branches: 0
Charter Number: 688
Date: June 17, 1945

Trust Department: No

Bank Holding Company
None

Chm.: John E. Anthony
Ex. Vice President: Ken Riley

President/CEO: Rick Green
Asst. Vice President: Susan Lusby

Cash and balances Due From Banks:	1,551	Deposits:	16,872
Federal Funds and Repos:	3,700	Federal funds and Borrowings:	0
Investments:	7,569	Other Liabilities:	107
Total Loans:	7,690	Subordinated Debt:	0
Bank Premises and Fixed Assets:	92	Total Liabilities:	16,979
Other Real Estate:	0		
Other Assets:	261	Total Equity Capital and Reserves:	3,884
Total Assets:	20,863	Total Liabilities and Capital:	20,863
Total Trust Assets:	0	Number of Shares Outstanding:	8,300

Directors: John E. Anthony, Mary Lynn Dudley, Steven M. Anthony, O. D. Cathey, Rick Green, Kenneth D. Keeton, Eric Stuckey, J. E. Word

Citizens Bank
Beebe, AR

114 N. Main
P.O. Drawer T
County: White
Population: 4,455

72012-1020
Telephone: 882-6411
FAX Number: 882-6413

Branches in Town: 1
Other Branches: 0
Charter Number: 465
Date: June 21, 1917

Trust Department: No

Bank Holding Company
Citizens Bancshares of Beebe, Inc., Beebe, AR

Chm.: Reynie Rutledge
President: J. Darrel Hall
Chief Executive Officer: E. H. Abington, II

Cash and balances Due From Banks:	3,208	Deposits:	45,673
Federal Funds and Repos:	1,350	Federal funds and Borrowings:	0
Investments:	18,584	Other Liabilities:	320
Total Loans:	26,303	Subordinated Debt:	0
Bank Premises and Fixed Assets:	520	Total Liabilities:	45,993
Other Real Estate:	136		
Other Assets:	839	Total Equity Capital and Reserves:	4,947
Total Assets:	50,940	Total Liabilities and Capital:	50,940
Total Trust Assets:	0	Number of Shares Outstanding:	20,000

Directors: Reynie Rutledge, E. H. Abington II, Doyle Burns, Millan Burrow, G. Byrne Garrett, Leroy Goff, Lee E. Hayes, J. Darrel Hall, James Rakes

First State Bank
Beebe, AR

1500 W. DeWitt Henry
P.O. Box 2000
County: White
Population: 4,455

72012-1000
Telephone: 882-6406
FAX Number: 882-6892

Branches in Town: 0
Other Branches: 1
Charter Number: 742
Date: March 23, 1981

Member of Federal Reserve System

Trust Department: Yes

Bank Holding Company
First Charter Bancshares, Inc., N. Little Rock, AR

Chm./Pres./CEO/T.O.: Garland Kirkpatrick
Sr. Vice President: David Miller
Asst. Cash: Loretta Sansom
Sr. Chm: Lyndell Lay
Cash/: Marilyn Cole

Cash and balances Due From Banks:	2,520	Deposits:	23,372
Federal Funds and Repos:	0	Federal funds and Borrowings:	0
Investments:	9,109	Other Liabilities:	1,065
Total Loans:	12,985	Subordinated Debt:	0
Bank Premises and Fixed Assets:	625	Total Liabilities:	24,437
Other Real Estate:	93		
Other Assets:	1,415	Total Equity Capital and Reserves:	2,310
Total Assets:	26,747	Total Liabilities and Capital:	26,747
Total Trust Assets:	63	Number of Shares Outstanding:	50,000

Directors: Dr. Ruth Couch, Grace Crouch, Walter England, Keith Knight, Gene Holman, Garland Kirkpatrick, Lyndell Lay, David Miller

Benton State Bank

Benton, AR

146 W. South Street
P.O. Box 9
County: Saline
Population: 18,177

72015-0009
Telephone: 778-0431
Fax Number: 778-6447

Branches in Town: 3
Other Branches: 2
Charter Number: 664
Date: Feb. 9, 1934

Trust Department: Yes

Bank Holding Company
First Commercial Corporation, Little Rock, AR

Chm./President/CEO: Larry Whitley
Sr. Vice President: Harry McCormick
Ex. V.P./Trust Off.: Russell Coleman
Sr. Vice President: Barbara Weaver

Cash and balances Due From Banks:	8,744	Deposits:	144,976
Federal Funds and Repos:	3,300	Federal funds and Borrowings:	638
Investments:	63,861	Other Liabilities:	1,147
Total Loans:	81,686	Subordinated Debt:	0
Bank Premises and Fixed Assets:	2,394	Total Liabilities:	146,761
Other Real Estate:	117		
Other Assets:	1,891	Total Equity Capital and Reserves:	15,232
Total Assets:	161,993	Total Liabilities and Capital:	161,993
Total Trust Assets:	0	Number of Shares Outstanding:	132,000

Directors: Mrs. W. R. Alsobrook, Roy Bishop, Calvin Brown, Russell Coleman, Edwin Henry, A. B. Holiman Jr., W. W. Jones, M. P. Lawrene, D. W. May, Gordon Spivey, D. J. Stirman, W. L. Tucker, Larry Whitley

The Union Bank of Benton

Benton, AR

201 Market Street
P.O. Box 687
County: Saline
Population: 18,177

72015-0687
Telephone: 778-0411
FAX Number: 778-0411

Branches in Town: 1
Other Branches: 1
Charter Number: 706
Date: Jan. 11, 1954

Trust Department: Yes

Bank Holding Company
Union Bancshares of Benton, Inc., Benton, AR

Chm./CEO: Greg B. Brown
Sr. Vice President/Oper. Off.: Debra Keen
Trust Officer: Ray Pennington
President: Bob Gregory
Sr. V. P./Comp. Off.: K. M. Taylor

Cash and balances Due From Banks:	5,329	Deposits:	80,346
Federal Funds and Repos:	1,000	Federal funds and Borrowings:	0
Investments:	37,976	Other Liabilities:	576
Total Loans:	40,780	Subordinated Debt:	0
Bank Premises and Fixed Assets:	1,550	Total Liabilities:	80,922
Other Real Estate:	5		
Other Assets:	1,295	Total Equity Capital and Reserves:	7,013
Total Assets:	87,935	Total Liabilities and Capital:	87,935
Total Trust Assets:	1,198	Number of Shares Outstanding:	72,940.3

Directors: Greg B. Brown, June G. Brown, L. W. Carlisle, Bob Gregory, J. D. Harris, R. G. Kuerner, I. E. McCray, Jr., John R. Young

Bank of Bentonville
Bentonville, AR

201 N.E. A. Street
P.O. Box 1229
County: Benton
Population: 11,257

72712-1229
Telephone: 273-3331
Fax Number: 271-1315

Branches in Town: 2
Other Branches: 3
Charter Number: 641
Date: Feb. 25, 1931

Trust Department: Yes

Bank Holding Company
None

Chm.: Jim Walton
Ex. Vice President: David A. Short
Sr. Vice President: James E. Cargill
Trust Officer: Bob O'Neal

President/CEO: Donald E. Walker
Sr. Vice President: Warren Fields

Cash and balances Due From Banks:	14,947	Deposits:	252,031
Federal Funds and Repos:	0	Federal funds and Borrowings:	1,237
Investments:	99,181	Other Liabilities:	2,188
Total Loans:	161,207	Subordinated Debt:	0
Bank Premises and Fixed Assets:	2,763	Total Liabilities:	255,456
Other Real Estate:	990		
Other Assets:	4,466	Total Equity Capital and Reserves:	28,098
Total Assets:	283,554	Total Liabilities and Capital:	283,554
Total Trust Assets:	0	Number of Shares Outstanding:	78,400

Directors: James Arkins, Edward Adair, Roger McMennamy, Robert Dobbs, Max Burger, Kirk Dupps, Ralph Dunn, Lael Finch, George Billingsley, David Glass, Jim Walton

Bank of Blevins
Blevins, AR

Main Street
P.O. Box 158
County: Hempstead
Population: 253

71825-0158
Telephone: 874-2541
FAX Number: None

Branches in Town: 0
Other Branches: 0
Charter Number: 385
Date: Aug. 12, 1912

Trust Department: No

Bank Holding Company
First National Bancshares of Hempstead Cty, Inc., Hope, AR

Chm.: Thomas E. Hays, Jr.
Ex. Vice President/Cash: Nell Stephens

President/CEO: Mike Stephens

Cash and balances Due From Banks:	532	Deposits:	12,143
Federal Funds and Repos:	400	Federal funds and Borrowings:	0
Investments:	6,325	Other Liabilities:	79
Total Loans:	5,582	Subordinated Debt:	0
Bank Premises and Fixed Assets:	312	Total Liabilities:	12,222
Other Real Estate:	2		
Other Assets:	194	Total Equity Capital and Reserves:	1,125
Total Assets:	13,347	Total Liabilities and Capital:	13,347
Total Trust Assets:	0	Number of Shares Outstanding:	8,050

Directors: Thomas E. Hays, Jr., Charles E. Sharpe, Mike Stephens, Nell Stephens

Farmers Bank & Trust Company

Blytheville, AR

400 W. Main		Branches in Town: 3
P. O. Box 688	72316-0688	Other Branches: 1
County: Mississippi	Telephone: 763-8101	Charter Number: 253
Population: 22,906	FAX Number: 763-3500	Date: March 16, 1908

Member of Federal Reserve System

Trust Department: Yes

Bank Holding Company
Farmers Bancorp. Inc., Blytheville, AR

President/CEO: Alvin Huffman, III	Ex. V.P./Cash: Steve Bell
Vice President: Joe Churchill	Vice President: Mike Huffman
Trust Officer: Dona Holmes	

Cash and balances Due From Banks:	4,384	Deposits:	98,904
Federal Funds and Repos:	0	Federal funds and Borrowings:	4,040
Investments:	44,890	Other Liabilities:	1,024
Total Loans:	57,518	Subordinated Debt:	0
Bank Premises and Fixed Assets:	1,343	Total Liabilities:	103,968
Other Real Estate	3,523		
Other Assets:	2,010	Total Equity Capital and Reserves:	9,700
Total Assets:	113,668	Total Liabilities and Capital:	113,668
Total Trust Assets:	13,485	Number of Shares Outstanding:	40,000

Directors: Steve Bell, Dale Briggs, Glen Cook, Alvin Huffman III, Paul C. Hughes, Herbert Jones, Gaylon M. Lawrence, Jr., R. A. Porter, Harold Sudbury

Citizens Bank of Booneville

Booneville, AR

80 W. Main		Branches in Town: 0
P.O. Box 238	72927-0238	Other Branches: 3
County: Logan	Telephone: 675-2747	Charter Number: 397
Population: 3,804	FAX Number: 675-5050	Date: April 18, 1910

Trust Department: Yes

Bank Holding Company
First Western Bancshares, Inc., Booneville, AR

Chm./Pres./CEO: Jeral L. Hampton	Ex. Vice President: Joe Earp
Ex. Vice President: John T. Hampton	Sr. Vice President/Cash: Bill Mitchell
Sr. Vice President: Shirley Young	

Cash and balances Due From Banks:	2,372	Deposits:	70,709
Federal Funds and Repos:	0	Federal funds and Borrowings:	884
Investments:	33,724	Other Liabilities:	568
Total Loans:	39,738	Subordinated Debt:	0
Bank Premises and Fixed Assets:	516	Total Liabilities:	72,161
Other Real Estate:	13		
Other Assets:	1,879	Total Equity Capital and Reserves:	6,081
Total Assets:	78,242	Total Liabilities and Capital:	78,242
Total Trust Assets:	0	Number of Shares Outstanding:	100,000

Directors: Jeral L. Hampton, A.B. Littlefield, John T. Hampton, Don Dunn, Rick Lippard, Billy Dale Leslie, W. C. Littlefield, Robert E. Remy

The Bank of Bradley

Bradley, AR

Main Street
P.O. Box 120
County: Lafayette
Population: 585

71826-0120
Telephone: 894-3322
FAX Number: 894-3324

Branches in Town: 0
Other Branches: 0
Charter Number: 653
Date: April 10, 1933

Trust Department: No

Bank Holding Company
The Bradley Corporation, Bradley, AR

Chairman/Pres./CEO: Lane Pierce

Ex. V.P./Cash: Billie Pierce

Cash and balances Due From Banks:	720	Deposits:	10,319
Federal Funds and Repos:	850	Federal funds and Borrowings:	0
Investments:	3,698	Other Liabilities:	45
Total Loans:	5,241	Subordinated Debt:	0
Bank Premises and Fixed Assets:	293	Total Liabilities:	10,364
Other Real Estate:	157		
Other Assets:	194	Total Equity Capital and Reserves:	789
Total Assets:	11,153	Total Liabilities and Capital:	11,153
Total Trust Assets:	0	Number of Shares Outstanding:	10,000

Directors: Lane Pierce, Gerald Crabtree, Randy Griffing

Bank of Brinkley

Brinkley, AR

130 S. New Orleans
P.O. Box 727
County: Monroe
Population: 4,234

72021-0727
Telephone: 734-3133
FAX Number: 734-3001

Branches in Town: 0
Other Branches: 0
Charter Number: 110
Date: Jan. 17, 1903

Trust Department: No

Bank Holding Company
Brinkley Bancshares, Inc., Brinkley, AR

Chm./CEO: A. H. Rusher

President: Gus Rusher

Cash and balances Due From Banks:	1,979	Deposits:	53,249
Federal Funds and Repos:	2,100	Federal funds and Borrowings:	0
Investments:	34,502	Other Liabilities:	385
Total Loans:	20,883	Subordinated Debt:	0
Bank Premises and Fixed Assets:	594	Total Liabilities:	53,634
Other Real Estate:	0		
Other Assets:	1,361	Total Equity Capital and Reserves:	7,785
Total Assets:	61,419	Total Liabilities and Capital:	61,419
Total Trust Assets:	0	Number of Shares Outstanding:	24,000

Directors: A. H. Rusher, Gus Rusher, J. H. Carroll, Jr., John E. Deen, Jr., Steve Fowler

FirstBank of Arkansas
Brinkley, AR

207 S. Main Street
P. O. Box 787
County: Monroe
Population: 4,234

72021-0787
Telephone: 734-1300
FAX Number: 734-1305

Branches in Town: 0
Other Branches: 0
Charter Number: 747
Date: Jan. 25, 1989

Trust Department: No

Bank Holding Company
First Bank Group, Inc., Brinkley, AR

Chm.: James P. Farrell
Vice President: James D. Sisk
Vice President/Oper.: Judy Brown
President/CEO: Harold Hardwick
Vice President: Steve Lawrence

Cash and balances Due From Banks:	524	Deposits:	22,716
Federal Funds and Repos:	0	Federal funds and Borrowings:	2,100
Investments:	8,383	Other Liabilities:	212
Total Loans:	15,884	Subordinated Debt:	0
Bank Premises and Fixed Assets:	1,412	Total Liabilities:	25,028
Other Real Estate:	129		
Other Assets:	533	Total Equity Capital and Reserves:	1,837
Total Assets:	26,865	Total Liabilities and Capital:	26,865
Total Trust Assets:	0	Number of Shares Outstanding:	66,500

Directors: James P. Farrell, Harold Hardwick, Bobby Robinson, Dewey Snowden, Fred Farrell

Bank of Cabot
Cabot, AR

One City Plaza
P.O. Box 1028
County: Lonoke
Population: 8,319

72023-1028
Telephone: 843-3575
FAX Number: 843-2964

Branches in Town: 2
Other Branches: 1
Charter Number: 120
Date: March 23, 1903

Trust Department: Yes

Bank Holding Company
Cabot Bankshares, Inc., Cabot, AR

Chm.: Howell M. Thompson
Vice President/Cash: Joe W. Park
Controller/Data Proc. Mgr.: Doris Walker
Trust Officer: Jan C. McGough
President/CEO: James M. Park
Vice President: William E. Williams
Auditor: Oleta Kinder

Cash and balances Due From Banks:	4,887	Deposits:	86,898
Federal Funds and Repos:	550	Federal funds and Borrowings:	0
Investments:	28,327	Other Liabilities:	730
Total Loans:	59,025	Subordinated Debt:	0
Bank Premises and Fixed Assets:	2,044	Total Liabilities:	87,628
Other Real Estate:	232		
Other Assets:	1,473	Total Equity Capital and Reserves:	8,910
Total Assets:	96,538	Total Liabilities and Capital:	96,538
Total Trust Assets:	540	Number of Shares Outstanding:	25,000

Directors: Howell M. Thompson, Dearl Dixon, Jerry Jones, Jack M. Lowman, Mark L Magie, James M. Park, Joe W. Park, Gerald H. Shock, Steve Tipton, William G. Thompson, William E. Williams, Larry Wood

Caraway Bank

Caraway, AR

214 Kentucky Street
P.O. Box 39
County: Craighead
Population: 1,178

72419-0039
Telephone: 482-3329
FAX Number: None

Branches in Town: 0
Other Branches: 0
Charter Number: 717
Date: Oct. 29, 1962

Trust Department: No

Bank Holding Company
Caraway Bancshares, Inc., Caraway, AR

Chm./CEO: J. R. David, Jr.
Ex. Vice President: Gundel Martin

President: Deborah Taylor
Sr. Vice President: Jean Goodman

Cash and balances Due From Banks:	564	Deposits:	8,272
Federal Funds and Repos:	250	Federal funds and Borrowings:	0
Investments:	3,244	Other Liabilities:	64
Total Loans:	4,479	Subordinated Debt:	0
Bank Premises and Fixed Assets:	73	Total Liabilities:	8,336
Other Real Estate:	160		
Other Assets:	208	Total Equity Capital and Reserves:	642
Total Assets:	8,978	Total Liabilities and Capital:	8,978
Total Trust Assets:	0	Number of Shares Outstanding:	10,080

Directors: J. R. David, Lee David, Deborah Taylor, Gundel Martin, Ewart Scarff

Citizens Bank & Trust

Carlisle, AR

118 N. Court
P.O. Box 69
County: Lonoke
Population: 2,253

72024-0069
Telephone: 552-7571
FAX Number: 552-3636

Branches in Town: 0
Other Branches: 1
Charter Number: 628
Date: Dec. 22, 1930

Trust Department: Yes

Bank Holding Company
Carlisle Bancshares, Inc., Little Rock, AR

Chm./CEO: M. S. Woodruff
Ex. Vice President: Bill J. Shoup
Vice President/Secretary: Vicki Mazander
Trust Officer: Bobbie Pryor

President: Daniel C. Horton
Sr. V.P./Trust Off.: M. Gaines Young, Jr.
Vice President/Cash: Janet Pasley

Cash and balances Due From Banks:	1,401	Deposits:	47,446
Federal Funds and Repos:	550	Federal funds and Borrowings:	842
Investments:	16,031	Other Liabilities:	461
Total Loans:	35,256	Subordinated Debt:	0
Bank Premises and Fixed Assets:	171	Total Liabilities:	48,749
Other Real Estate:	57		
Other Assets:	1,118	Total Equity Capital and Reserves:	5,835
Total Assets:	54,584	Total Liabilities and Capital:	54,584
Total Trust Assets:	7,991	Number of Shares Outstanding:	39,000

Directors: M. S. Woodruff, Daniel C. Horton, Bill J. Shoup, M. Gaines Young, Jr., Charles Hunt, J. F. Gartman, Garland Cazer, Randall Snider, Charles Owen

Bank of Cave City
Cave City, AR

110 Main Street
P.O. Box 490
County: Sharp
Population: 1,503

72521-0490
Telephone: 283-5301
FAX Number: 283-6466

Branches in Town: 0
Other Branches: 0
Charter Number: 209
Date: July 2, 1906

Trust Department: Yes

Bank Holding Company
Sharp Bancshares, Inc., Cave City, AR

Chm./Pres./CEO/T.O.: Eugene Street
Sr. V.P./Cash: Clifton Crabtree
Ex. Vice President: James M. Street

Cash and balances Due From Banks:	774	Deposits:	27,924
Federal Funds and Repos:	3,795	Federal funds and Borrowings:	0
Investments:	7,506	Other Liabilities:	273
Total Loans:	17,853	Subordinated Debt:	0
Bank Premises and Fixed Assets:	237	Total Liabilities:	28,197
Other Real Estate:	288		
Other Assets:	481	Total Equity Capital and Reserves:	2,737
Total Assets:	30,934	Total Liabilities and Capital:	30,934
Total Trust Assets:	1,633	Number of Shares Outstanding:	4,000

Directors: Eugene Street, James M. Street, Clifton Crabtree, James E. Street, Samuel F. Beller

American State Bank
Charleston, AR

400 East Main Street
P.O. Box 128
County: Franklin
Population: 2,128

72933-0128
Telephone: 965-2201
FAX Number: 965-2205

Branches in Town: 0
Other Branches: 3
Charter Number: 314
Date: June 29, 1910

Trust Department: Yes

Bank Holding Company
American Bancshares of Arkansas, Inc., Charleston, AR

Chm./CEO: Joe S. Hiatt
Pres./Cash/T.O.: Michael F. Flynn

Cash and balances Due From Banks:	1,539	Deposits:	52,426
Federal Funds and Repos:	4,240	Federal funds and Borrowings:	1,708
Investments:	23,626	Other Liabilities:	508
Total Loans:	25,091	Subordinated Debt:	0
Bank Premises and Fixed Assets:	546	Total Liabilities:	54,642
Other Real Estate:	110		
Other Assets:	4,391	Total Equity Capital and Reserves:	4,901
Total Assets:	59,543	Total Liabilities and Capital:	59,543
Total Trust Assets:	614	Number of Shares Outstanding:	12,000

Directors: Joe Hiatt, Mike Flynn, Sherman Hiatt, John McDonald, Joe Larkin, Joe Medlock

The Merchants & Planters Bank
Clarendon, AR

297 Madison
P.O. Box 280
County: Monroe
Population: 2,072

72029-0280
Telephone: 747-3319
FAX Number: 747-3498

Branches in Town: 0
Other Branches: 0
Charter Number: 21
Date: July 23, 1890

Trust Department: No

Bank Holding Company
Clarendon Holding Co., Clarendon, AR

Chm.: James B. Sharp
Vice President/Cash: Estelle Catlett
President/CEO: J. Perry Lee
Asst. Vice President: Betty Simpson

Cash and balances Due From Banks:	696	Deposits:	19,892
Federal Funds and Repos:	0	Federal funds and Borrowings:	655
Investments:	16,881	Other Liabilities:	181
Total Loans:	4,579	Subordinated Debt:	0
Bank Premises and Fixed Assets:	270	Total Liabilities:	20,728
Other Real Estate:	15		
Other Assets:	303	Total Equity Capital and Reserves:	2,016
Total Assets:	22,744	Total Liabilities and Capital:	22,744
Total Trust Assets:	0	Number of Shares Outstanding:	6,000

Directors: James B. Sharp, J. Perry Lee, Rheta Griffith, Donald A. Davis, B. J. Hopson

Arkansas State Bank
Clarksville, AR

Cravens & Sevier
P.O. Box 100
County: Johnson
Population: 5,833

72830-0100
Telephone: 754-6325
FAX Number: 754-7398

Branches in Town: 1
Other Branches: 3
Charter Number: 722
Date: March 8, 1967

Trust Department: No

Bank Holding Company
West-Ark Bancshares, Inc., Clarksville, AR

Chm./Pres./CEO: C. W. Kelly
Sr. V.P./Controller: Cameron D. McKeel
Vice President: Denton Tumbleson
Ex. Vice President: Bill Landrum
Vice President/Cash: Betty Callahan

Cash and balances Due From Banks:	2,692	Deposits:	72,478
Federal Funds and Repos:	125	Federal funds and Borrowings:	0
Investments:	39,805	Other Liabilities:	608
Total Loans:	33,831	Subordinated Debt:	0
Bank Premises and Fixed Assets:	887	Total Liabilities:	73,086
Other Real Estate:	106		
Other Assets:	1,553	Total Equity Capital and Reserves:	5,913
Total Assets:	78,999	Total Liabilities and Capital:	78,999
Total Trust Assets:	0	Number of Shares Outstanding:	15,000

Directors: Sidney L. Brain, Jim W. Dickerson, James R. Ford, C. W. Kelly, R. Keith Lewis, David S. Purtle, Ned Ray Purtle, Guy P. Shrigley, Harold Whitson, Dannie Wilkins

Farmers Bank and Trust Company

Clarksville, AR

214 Main Street
P.O. Box 288
County: Johnson
Population: 5,833

72830-0288
Telephone: 754-2020
FAX Number: 754-3492

Branches in Town: 1
Other Branches: 1
Charter Number: 737
Date: July 6, 1978

Trust Department: Yes

Bank Holding Company
Farmers Investment Corporation, Little Rock, AR

Chm.: James C. East
President: E. Lee White
Vice President: Mary Lou Warren
Trust Officer: Cindy Herron
CEO: Joe A. Woodson
Sr. Vice President: Ronald R. Collins
Vice President/Cash: Nina Mason

Cash and balances Due From Banks:	2,695	Deposits:	61,352
Federal Funds and Repos:	1,600	Federal funds and Borrowings:	5
Investments:	26,956	Other Liabilities:	641
Total Loans:	32,265	Subordinated Debt:	0
Bank Premises and Fixed Assets:	698	Total Liabilities:	61,998
Other Real Estate:	2,087		
Other Assets:	1,055	Total Equity Capital and Reserves:	5,358
Total Assets:	67,356	Total Liabilities and Capital:	67,356
Total Trust Assets:	848	Number of Shares Outstanding:	5,495

Directors: James C. East, J. E. Lewis, Robert C. Magee, Steven Morgan, Dayne Phillips, Bill J. Porter, Ted Riley, J. T. White, Ernest Lee White, Joe A. Woodson

Clinton State Bank

Clinton, AR

202 S. Court
P.O. Box 57
County: Van Buren
Population: 2,213

72031-0057
Telephone: 745-2441
FAX Number: None

Branches in Town: 2
Other Branches: 2
Charter Number: 695
Date: Oct. 16, 1946

Trust Department: Yes

Bank Holding Company
Clinton Bancshares, Inc., Little Rock, AR

Chm./CEO: Charles W. Sharp
Ex. Vice President: Thomas J. McKnight
President: Dois G. "Dyke" Johnson
Trust Officer: Robert Barnum

Cash and balances Due From Banks:	3,215	Deposits:	60,364
Federal Funds and Repos:	1,700	Federal funds and Borrowings:	707
Investments:	26,830	Other Liabilities:	356
Total Loans:	32,618	Subordinated Debt:	0
Bank Premises and Fixed Assets:	619	Total Liabilities:	61,427
Other Real Estate:	107		
Other Assets:	879	Total Equity Capital and Reserves:	4,541
Total Assets:	65,968	Total Liabilities and Capital:	65,968
Total Trust Assets:	34	Number of Shares Outstanding:	4,000

Directors: John L. Johnson, Charles W. Sharp, Paul L. Bone, Joe E. Lee, Jay W. Jackson, Roy Lefler

Corning Bank

Corning, AR

501 W. Second
P.O. Box 439
County: Clay
Population: 3,323

72422-0439
Telephone: 857-3592
FAX Number: 857-3309

Branches in Town: 1
Other Branches: 1
Charter Number: 745
Date: June 15, 1984

Trust Department: No

Bank Holding Company
First Paragould Bankshares, Inc., Paragould, AR

Chm.: Larry Brewer
Vice Chairman: Kelly Wright
Vice President: Bob Lockwood
Controller: Lila Shockley

President/CEO: Donis Simpson
Vice President: William Allen
Vice President: Louise Coleman
Auditor/Comp. Off.: Veda Esmon

Cash and balances Due From Banks:	1,946	Deposits:	44,381
Federal Funds and Repos:	0	Federal funds and Borrowings:	4,950
Investments:	17,487	Other Liabilities:	537
Total Loans:	33,194	Subordinated Debt:	0
Bank Premises and Fixed Assets:	620	Total Liabilities:	49,868
Other Real Estate:	46		
Other Assets:	1,636	Total Equity Capital and Reserves:	5,061
Total Assets:	54,929	Total Liabilities and Capital:	54,929
Total Trust Assets:	0	Number of Shares Outstanding:	10,000

Directors: Larry Brewer, Kelly Wright, William Brewer, J. C. Cothren, George A. Haynes, Roy McSpadden, J. T. Meriwether, Frank J. Schreit, Jr., Donis Simpson, Charles E. Williamson

First State Bank

Crossett, AR

123 Main
P.O. Box 638
County: Ashley
Population: 6,282

71635-0638
Telephone: 364-5131
FAX Number: None

Branches in Town: 0
Other Branches: 1
Charter Number: 718
Date: May 13, 1963

Trust Department: No

Bank Holding Company
Evergreen Bancshares, Inc., Crossett, AR

Chm.: Richard E. Griffin
Adm. Officer: Jeanie Parker
Asst. Cash: Erma Walker

President/CEO: Jimmy V. Fincher
Cash: Cheryl Goodwin

Cash and balances Due From Banks:	1,462	Deposits:	18,644
Federal Funds and Repos:	800	Federal funds and Borrowings:	0
Investments	3,586	Other Liabilities:	109
Total Loans:	13,666	Subordinated Debt:	0
Bank Premises and Fixed Assets:	438	Total Liabilities:	18,753
Other Real Estate:	8		
Other Assets:	541	Total Equity Capital and Reserves:	1,748
Total Assets:	20,501	Total Liabilities and Capital:	20,501
Total Trust Assets:	0	Number of Shares Outstanding:	100,000

Directors: Richard E. Griffin, C. E. Ripley, Bill Barnett, Jimmy V. Fincher, Don Rodgers, Marolyn Lloyd, Mike McDaniels, James Nolley

Danville State Bank

Danville, AR

901 Main
P.O. Box 609
County: Yell
Population: 1,585

72833-0609
Telephone: 495-2236
FAX Number: 495-7765

Branches in Town: 0
Other Branches: 0
Charter Number: 615
Date: Oct. 3, 1930

Trust Department: No

Bank Holding Company
Chambers Bancshares, Inc., Danville, AR

Chm./Pres./CEO: John Ed Chambers, III
Vice President/Cash: Odean Parker
Sr. Vice President: Edward J. Taylor

Cash and balances Due From Banks:	3,247	Deposits:	78,448
Federal Funds and Repos:	100	Federal funds and Borrowings:	0
Investments:	26,660	Other Liabilities:	846
Total Loans:	57,708	Subordinated Debt:	0
Bank Premises and Fixed Assets:	531	Total Liabilities:	79,294
Other Real Estate:	176		
Other Assets:	1,725	Total Equity Capital and Reserves:	10,853
Total Assets:	90,147	Total Liabilities and Capital:	90,147
Total Trust Assets:	0	Number of Shares Outstanding:	10,000

Directors: John Ed Chambers III, Edward J. Taylor, Lloyd R. George, Fay Mathis, Charles Sloan

Arkansas Valley Bank

Dardanelle, AR

101 South Front Street
P.O. Box 330
County: Yell
Population: 3,722

72834-0330
Telephone: 229-2151
FAX Number: 229-4598

Branches in Town: 1
Other Branches: 0
Charter Number: 714
Date: Aug. 29, 1961

Trust Department: No

Bank Holding Company
Bankstock Two, Inc., Ozark, AR

Chm.: Carl G. Holt
President: Larry M. Dicks
Cash: Dorthy Geibe
President/CEO: George G. Gleason, II
Vice President/Oper.: Judy Elliott

Cash and balances Due From Banks:	1,319	Deposits:	29,194
Federal Funds and Repos:	1,325	Federal funds and Borrowings:	2,517
Investments:	8,972	Other Liabilities:	319
Total Loans:	21,376	Subordinated Debt:	0
Bank Premises and Fixed Assets:	407	Total Liabilities:	32,030
Other Real Estate:	1,105		
Other Assets:	573	Total Equity Capital and Reserves:	3,047
Total Assets:	35,077	Total Liabilities and Capital:	35,077
Total Trust Assets:	0	Number of Shares Outstanding:	78,329

Directors: Carl G. Holt, Larry M. Dicks, Gilroy S. Cornwell, Mark D. Ross, Linda D. Gleason, George G. Gleason II, Rosemary D. Holt, Gene D. Ring, Rennae Sims, William S. Thornsberry, Frank Lawrence, Jr.

Bank of Dardanelle
Dardanelle, AR

102 N. Front Street
P.O. Box 577
County: Yell
Population: 3,722

72834-0577
Telephone: 229-3311
FAX Number: 229-4180

Branches in Town: 1
Other Branches: 0
Charter Number: 668
Date: Sep. 12, 1934

Trust Department: No

Bank Holding Company
Bank of Dardanelle Bankshares, Inc., Dardanelle, AR

Chm./President/CEO: H. M. Orsburn
Vice President: Ronald L. Taylor
Vice President: V. E. Lambert
Cash: Janelle Parker

Cash and Balances Due From Banks:	1,386	Deposits:	56,519
Federal Funds and Repos:	3,245	Federal funds and Borrowings:	0
Investments:	36,175	Other Liabilities:	562
Total Loans:	21,731	Subordinated Debt:	0
Bank Premises and Fixed Assets:	541	Total Liabilities:	57,081
Other Real Estate:	42		
Other Assets:	805	Total Equity Capital and Reserves:	6,844
Total Assets:	63,925	Total Liabilities and Capital:	63,925
Total Trust Assets:	0	Number of Shares Outstanding:	8,000

Directors: H. M. Orsburn, James Wallis, Evelyn Jones, Noel VanDover, Fanny George, Tom Berryhill

Decatur State Bank
Decatur, AR

Hwy. 59 N.
P.O. Box 38
County: Benton
Population: 918

72722-0038
Telephone: 752-3281
FAX Number: None

Branches in Town: 0
Other Branches: 1
Charter Number: 707
Date: May 27, 1954

Trust Department: No

Bank Holding Company
Decatur Bancshares, Inc., Decatur

Chm.: Lloyd Peterson
Vice President/Cash: Wanda Tormey
Vice President: Bill Montgomery
President/CEO: Vernon L. Austin
Vice President: Paul Galyean

Cash and balances Due From Banks:	2,175	Deposits:	40,341
Federal Funds and Repos:	5,800	Federal funds and Borrowings:	0
Investments:	3,530	Other Liabilities:	222
Total Loans:	34,510	Subordinated Debt:	0
Bank Premises and Fixed Assets:	918	Total Liabilities:	40,563
Other Real Estate:	0		
Other Assets:	429	Total Equity Capital and Reserves:	6,799
Total Assets:	47,362	Total Liabilities and Capital:	47,362
Total Trust Assets:	0	Number of Shares Outstanding:	7,000

Directors: Lloyd Peterson, Dorothy M. Peterson, Richard E. Wilmoth, Larry D. Curran, L. Victor Evans, Paul Galyean, Vernon Austin

Bank of Delight

Delight, AR

P.O. Box 68
County: Pike
Population: 311

71940-0068
Telephone: 379-2293
FAX Number: 379-2295

Branches in Town: 0
Other Branches: 0
Charter Number: 342
Date: June 16, 1911

Trust Department: No

Bank Holding Company
None

Chm.: Clarence Anthony
Ex. Vice President: Darwin Hendrix
Vice President: Larry May

President/CEO: Olen Hendrix
Sr. Vice President: Gus Wingfield
Vice President/Cash: Jan Mitchell

Cash and balances Due From Banks:	620	Deposits:	24,761
Federal Funds and Repos:	1,250	Federal funds and Borrowings:	0
Investments:	15,745	Other Liabilities:	301
Total Loans:	10,456	Subordinated Debt:	0
Bank Premises and Fixed Assets:	138	Total Liabilities:	25,062
Other Real Estate:	0		
Other Assets:	540	Total Equity Capital and Reserves:	3,687
Total Assets:	28,749	Total Liabilities and Capital:	28,749
Total Trust Assets:	0	Number of Shares Outstanding:	18,750

Directors: Clarence Anthony, Olen Hendrix, Darwin Hendrix, Buford Hendrix, Cecil E. Johnson III, Gus Wingfield, Larry May

First State Bank of DeQueen

DeQueen, AR

Third & Heynecker
P.O. Box 970
County: Sevier
Population: 4,633

71832-0970
Telephone: 642-4423
FAX Number: None

Branches in Town: 1
Other Branches: 0
Charter Number: 731
Date: Aug. 26, 1974

Trust Department: No

Bank Holding Company
None

Chm.: Lou Gray
Ex. Vice President: Lynn Chaney
Cash: Barbara Kitchens

President/CEO: Art Melson
Sr. Vice President: Keith Melson

Cash and balances Due From Banks:	1,274	Deposits:	23,176
Federal Funds and Repos:	500	Federal funds and Borrowings:	0
Investments:	9,855	Other Liabilities:	201
Total Loans:	13,466	Subordinated Debt:	0
Bank Premises and Fixed Assets:	305	Total Liabilities:	23,377
Other Real Estate:	71		
Other Assets:	418	Total Equity Capital and Reserves:	2,512
Total Assets:	25,889	Total Liabilities and Capital:	25,889
Total Trust Assets:	0	Number of Shares Outstanding:	76,000

Directors: Gary Bell, Tim Brotherton, Lou Gray, R. S. Harris, Art Melson, Ron Moore, Ed Revels, Dennis Smiley, Don Stemple

Dermott State Bank
Dermott, AR

108 Speedway East
P.O. Box C
County: Chicot
Population: 4,715

71638-0803
Telephone: 538-3266
FAX Number: 538-5468

Branches in Town: 0
Other Branches: 0
Charter Number: 672
Date: July 8, 1935

Trust Department: Yes

Bank Holding Company
DSB Bancshares, Inc., Dermott, AR

Chm.: John Baxter
Vice President/Oper.: Cathy Lay
Asst. V.P./Data Process.: Virginia Magness
Compliance Off.: Venecia Thomas
President/CEO: Greg Miller
Vice President/Loans: Margaret Murphy
Cash: Barbara Hicks

Cash and balances Due From Banks:	354	Deposits:	14,229
Federal Funds and Repos:	375	Federal funds and Borrowings:	66
Investments:	12,756	Other Liabilities:	229
Total Loans:	2,750	Subordinated Debt:	0
Bank Premises and Fixed Assets:	285	Total Liabilities:	14,524
Other Real Estate:	12		
Other Assets:	337	Total Equity Capital and Reserves:	2,345
Total Assets:	16,869	Total Liabilities and Capital:	16,869
Total Trust Assets:	107	Number of Shares Outstanding:	18,000

Directors: John Baxter, Greg Miller, W. A. Baxter, John J. Baxter, Frank Henry, Clarence Horton, James Suitt, Lawerence Levi, Bernard Levi, John M. Arnn

First State Bank of Dermott
Dermott, AR

Freeman & Peddicord
P.O. Drawer O
County: Chicot
Population: 4,715

71638-0815
Telephone: 538-3221
FAX Number: 538-3787

Branches in Town: 0
Other Branches: 0
Charter Number: 732
Date: Oct. 15, 1976

Trust Department: No

Bank Holding Company
First Delta Financial Corp., Dermott, AR

Chm.: H. W. Thomas
Ex. Vice President: Mary K. Tucker
President/CEO: Tom H. Grumbles
Cash: Betty Morse

Cash and balances Due From Banks:	1,398	Deposits:	19,267
Federal Funds and Repos:	1,150	Federal funds and Borrowings:	200
Investments:	8,117	Other Liabilities:	228
Total Loans:	10,246	Subordinated Debt:	0
Bank Premises and Fixed Assets:	343	Total Liabilities:	19,695
Other Real Estate:	38		
Other Assets:	656	Total Equity Capital and Reserves:	2,253
Total Assets:	21,948	Total Liabilities and Capital:	21,948
Total Trust Assets:	0	Number of Shares Outstanding:	15,000

Directors: R. H. Dennington, Robert B. Gibson, Daniel C. Horton, Don C. Scott, H. W. Thomas, Tom H. Grumbles, Mary K. Tucker

Farmers & Merchants Bank
Des Arc, AR

110 S. Third Street
P.O. Box 369
County: Prairie
Population: 2,001

72040-0369
Telephone: 256-4191
FAX Number: 256-4582

Branches in Town: 0
Other Branches: 0
Charter Number: 84
Date: Jan. 20, 1902

Trust Department: Yes

Bank Holding Company
Security Bancshares, Inc., Des Arc, AR

Chm.: Henry Nichols
President/CEO/T.O: Sherod S. White

Cash and balances Due From Banks:	1,234	Deposits:	27,883
Federal Funds and Repos:	1,670	Federal funds and Borrowings:	0
Investments:	20,066	Other Liabilities:	274
Total Loans:	13,650	Subordinated Debt:	0
Bank Premises and Fixed Assets:	342	Total Liabilities:	28,157
Other Real Estate:	0		
Other Assets:	741	Total Equity Capital and Reserves:	9,546
Total Assets:	37,703	Total Liabilities and Capital:	37,703
Total Trust Assets:	10,278	Number of Shares Outstanding:	78,819

Directors: V. O. Calhoun, Jr., George Ford, Donald Guess, R. L. Morton, G. P. Mullen, H. L. Nichols, L. A. Richmond, James Thomason, S. S. White

DeWitt Bank & Trust Company
DeWitt, AR

Second and Jefferson Streets
P.O. Drawer 71
County: Arkansas
Population: 3,553

72042-0071
Telephone: 946-3531
FAX Number: 946-2815

Branches in Town: 0
Other Branches: 0
Charter Number: 605
Date: March 1, 1929

Trust Department: Yes

Bank Holding Company
DBT Financial Corporation, DeWitt, AR

Chm.: Elmer A. Ferguson
Vice Chm.: Julian Brown
V.P./Mktg. Off.: Nancy F. Rasco
Trust Officer: Dean Bell
President/CEO: Gary Hudson
Ex. Vice President: Phil Stark
Loan Off./Auditor: Terry L. McCullars

Cash and balances Due From Banks:	2,174	Deposits:	61,996
Federal Funds and Repos:	1,325	Federal funds and Borrowings:	0
Investments:	35,671	Other Liabilities:	561
Total Loans:	34,149	Subordinated Debt:	0
Bank Premises and Fixed Assets:	481	Total Liabilities:	62,557
Other Real Estate:	62		
Other Assets:	1,873	Total Equity Capital and Reserves:	13,178
Total Assets:	75,735	Total Liabilities and Capital:	75,735
Total Trust Assets:	19,664	Number of Shares Outstanding:	40,959

Directors: W. H. Botts, Julian Brown, E. E. Denman, Ray D. Dickson, Elmer A. Ferguson, Alton R. Hampton, Wayne Hampton, Gary Hudson, Charles E. Lumsden, Charles W. Rasco III, Nancy F. Rasco, Jack Whitmore

Dumas State Bank

Dumas, AR

Hwy. 65 & 54
P.O. Box 700
County: Desha
Population: 5,520

71639-0700
Telephone: 382-4204
FAX Number: 382-2084

Branches in Town: 0
Other Branches: 0
Charter Number: 729
Date: Jan. 11, 1974

Trust Department: Yes

Bank Holding Company
Dumas Bancshares, Inc., Dumas, AR

Chm./Pres./CEO/T.O.: James R. Hall
Vice President/Cash: Anita Grimes
Ex. V.P./Sec.: Dennis H. Ferguson
Loan Off.: William E. Cox

Cash and balances Due From Banks:	724	Deposits:	22,580
Federal Funds and Repos:	3,220	Federal funds and Borrowings:	4
Investments:	5,555	Other Liabilities:	163
Total Loans:	14,652	Subordinated Debt:	0
Bank Premises and Fixed Assets:	416	Total Liabilities:	22,747
Other Real Estate:	0		
Other Assets:	484	Total Equity Capital and Reserves:	2,304
Total Assets:	25,051	Total Liabilities and Capital:	25,051
Total Trust Assets:	504	Number of Shares Outstanding:	30,000

Directors: James R. Hall, Merle F. Peterson, A. O. French, William A. West, Howard R. Harris, Herman Vickers, Dorothy Moore, William F. Teeter

Merchants & Farmers Bank

Dumas, AR

130 W. Waterman Street
P.O. Box 187
County: Desha
Population: 5,520

71639-0187
Telephone: 382-4311
FAX Number: 382-5901

Branches in Town: 0
Other Branches: 0
Charter Number: 278
Date: May 10, 1909

Trust Department: Yes

Bank Holding Company
M & F Financial Corporation, Dumas, AR

Chm./CEO: Loral M. Adcock
Ex. V.P./Cash: David J. Garrett
President: J. Michael Jones
V.P./Trust Off.: Brian L. Payne

Cash and balances Due From Banks:	3,201	Deposits:	47,549
Federal Funds and Repos:	5,400	Federal funds and Borrowings:	0
Investments:	9,355	Other Liabilities:	270
Total Loans:	34,755	Subordinated Debt:	0
Bank Premises and Fixed Assets:	765	Total Liabilities:	47,819
Other Real Estate:	144		
Other Assets:	1,094	Total Equity Capital and Reserves:	6,895
Total Assets:	54,714	Total Liabilities and Capital:	54,714
Total Trust Assets:	12,095	Number of Shares Outstanding:	40,000

Directors: Loral M. Adcock, J. Michael Jones, J. E. Allmon, Charles H. Dante, Marion S. Gill, Ashton Adcock, Claud T. Frank, Thomas F. Shea, Clifton L. Meador, Harold L. Jones, David Walt

First Southern Bank
Earle, AR

801 Commerce Street
P.O. Box 248
County: Crittenden
Population: 3,393

72331-0248
Telephone: 792-8613
FAX Number: 735-8860

Branches in Town: 0
Other Branches: 2
Charter Number: 696
Date: April 24, 1947

Trust Department: Yes

Bank Holding Company
Earle Bankshares, Inc., Earle, AR

Chm.: W. P. Morrison
Ex. Vice President: Chris Lehman
Asst. Vice President: Billy Russell
President/CEO: John E. Gregson
Sr. Vice President: Mary E. Davis

Cash and balances Due From Banks:	1,356	Deposits:	28,768
Federal Funds and Repos:	4,100	Federal funds and Borrowings:	0
Investments:	6,350	Other Liabilities:	323
Total Loans:	21,360	Subordinated Debt:	0
Bank Premises and Fixed Assets:	1,157	Total Liabilities:	29,091
Other Real Estate:	0		
Other Assets:	486	Total Equity Capital and Reserves:	5,718
Total Assets:	34,809	Total Liabilities and Capital:	34,809
Total Trust Assets:	0	Number of Shares Outstanding:	100,000

Directors: Joe Morrison, John Morrison, W. P. Morrison, Price Morrison, Jimmy Taylor, David Wallace, Chris Lehman, John Gregson

The Delta State Bank
Elaine, AR

128 Main Street
P.O. Box 595
County: Phillips
Population: 846

72333-0595
Telephone: 827-3397
FAX Number: None

Branches in Town: 0
Other Branches: 0
Charter Number: 697
Date: Dec. 30, 1947

Trust Department: No

Bank Holding Company
None

President/CEO: Mary Louise Demoret Fiser

Cash and balances Due From Banks:	1,142	Deposits:	1,114
Federal Funds and Repos:	300	Federal funds and Borrowings:	0
Investments:	489	Other Liabilities:	0
Total Loans:	313	Subordinated Debt:	0
Bank Premises and Fixed Assets:	0	Total Liabilities:	1,114
Other Real Estate:	0		
Other Assets:	16	Total Equity Capital and Reserves:	1,146
Total Assets:	2,260	Total Liabilities and Capital:	2,260
Total Trust Assets:	0	Number of Shares Outstanding:	1,600

Directors: Mary Louise Demoret Fiser, Lamar Marks, Esley E. Johnson, Sr., V. Poindexter Fiser

The Exchange Bank and Trust Co

El Dorado, AR

214 N. Washington
P. O. Box 641
County: Union
Population: 23,146

71731-0641
Telephone: 862-6683
FAX Number: 862-6688

Branches in Town: 1
Other Branches: 1
Charter Number: 658
Date: Aug. 12, 1933

Trust Department: Yes

Bank Holding Company
Exchange Bancshares, Inc., El Dorado, AR

Chm.: Robert P. Taylor
Ex. Vice President: Steve Leverette
Sr. V.P./Controller: John Sinclair

President/CEO: H. Glenn Rambin
Sr. Vice President: Carolyn Beavers
Sr. V.P./Trust Off.: R. Douglas Wright

Cash and balances Due From Banks:	5,374	Deposits:	86,779
Federal Funds and Repos:	4,250	Federal funds and Borrowings:	2,347
Investments:	42,915	Other Liabilities:	1,069
Total Loans:	43,639	Subordinated Debt:	0
Bank Premises and Fixed Assets:	1,763	Total Liabilities:	90,195
Other Real Estate:	214		
Other Assets:	2,997	Total Equity Capital and Reserves:	10,957
Total Assets:	101,152	Total Liabilities and Capital:	101,152
Total Trust Assets:	22,884	Number of Shares Outstanding:	40,000

Directors: James W. Garison, H. Glenn Rambin, George R. Haefner, B. G. McGuire, Bob Shephard, Edward Hurley, James M. Sheppard, D. R. James, John L. Solomon, Rodney R. Landes, Robert P. Taylor, John R. Meadows, John R. Williamson, Jerry Young

Bank of Elkins

Elkins, AR

348 North Center
P.O. Box 333
County: Washington
Population: 692

72727-0333
Telephone: 643-2131
FAX Number: 643-2651

Branches in Town: 1
Other Branches: 1
Charter Number: 377
Date: June 1, 1912

Trust Department: No

Bank Holding Company
Community Investment, Inc., Elkins, AR

Chm./CEO: Joel L. Bunch
Vice President: Sarah L. Bunch
Cash: Shirley J. Boyd

President: Joyce R. Bunch
Vice President: Randall D. Hopper
Asst. Cashier: Margie R. Eaton

Cash and balances Due From Banks:	678	Deposits:	27,864
Federal F[illegible]ds and Repos:	475	Federal funds and Borrowings:	0
Investr[illegible]	8,836	Other Liabilities:	175
Total Loans:	19,612	Subordinated Debt:	0
Bank Premises and Fixed Assets:	830	Total Liabilities:	28,039
Other Real Estate:	15		
Other Assets:	427	Total Equity Capital and Reserves:	2,834
Total Assets:	30,873	Total Liabilities and Capital:	30,873
Total Trust Assets:	0	Number of Shares Outstanding:	10,000

Directors: Joel L. Bunch, Joyce R. Bunch, Sarah L. Bunch, David R. Malone, Miller Williams

Bank of England
England, AR

123 S. Main Street
P.O. Box 70
County: Lonoke
Population: 3,351

72046-0070
Telephone: 842-2555
FAX Number: 842-2422

Branches in Town: 0
Other Branches: 0
Charter Number: 48
Date: Feb. 23, 1898

Trust Department: No

Bank Holding Company
None

Chm./Pres./CEO: Gary Canada
Vice President: Bobby Montgomery
Vice President: Otha Frizzell

Cash and balances Due From Banks:	1,082	Deposits:	23,814
Federal Funds and Repos:	0	Federal funds and Borrowings:	713
Investments:	4,144	Other Liabilities:	145
Total Loans:	21,204	Subordinated Debt:	0
Bank Premises and Fixed Assets:	394	Total Liabilities:	24,672
Other Real Estate:	0		
Other Assets:	577	Total Equity Capital and Reserves:	2,729
Total Assets:	27,401	Total Liabilities and Capital:	27,401
Total Trust Assets:	0	Number of Shares Outstanding:	10,000

Directors: Gary Canada, Hanna Canada, Otha Frizzell, Thomas Murchison, Sr.

First Commercial Bank of Lonoke County
England, AR

100 S. Allis
P. O. Box 190
County: Lonoke
Population: 3,351

72046-0190
Telephone: 842-2541
FAX Number: 842-2365

Branches in Town: 0
Other Branches: 1
Charter Number: 633
Date: Jan. 14, 1931

Trust Department: No

Bank Holding Company
First Commercial Corporation, Little Rock, AR

Chm./Pres./CEO: Kaye L. Hall
Vice President: Edward Carlton
Vice President: Steve L. Clark

Cash and balances Due From Banks:	2,241	Deposits:	34,331
Federal Funds and Repos:	1,895	Federal funds and Borrowings:	0
Investments:	9,755	Other Liabilities:	191
Total Loans:	22,515	Subordinated Debt:	0
Bank Premises and Fixed Assets:	405	Total Liabilities:	34,522
Other Real Estate:	227		
Other Assets:	697	Total Equity Capital and Reserves:	3,213
Total Assets:	37,735	Total Liabilities and Capital:	37,735
Total Trust Assets:	0	Number of Shares Outstanding:	9,600

Directors: W. F. Foster, Kaye L. Hall, D. C. Morey, John Gann, Ed Henry, D. B. Morgan Jr.

The Eudora Bank
Eudora, AR

111 N. Main Street
P.O. Box 270
County: Chicot
Population: 3,155

71640-0270
Telephone: 355-8311
FAX Number: None

Branches in Town: 0
Other Branches: 0
Charter Number: 629
Date: Dec. 23, 1930

Trust Department: No

Bank Holding Company
Delta Bancshares, Inc., Eudora, AR

Chm.: W. K. Grubbs
Vice Chm.: Charles F. Poole

President/CEO: Gene Keith
Vice President: Claudene Stephens

Cash and balances Due From Banks:	703	Deposits:	19,920
Federal Funds and Repos:	0	Federal funds and Borrowings:	700
Investments:	13,095	Other Liabilities:	160
Total Loans:	8,750	Subordinated Debt:	0
Bank Premises and Fixed Assets:	665	Total Liabilities:	20,780
Other Real Estate:	96		
Other Assets:	384	Total Equity Capital and Reserves:	2,913
Total Assets:	23,693	Total Liabilities and Capital:	23,693
Total Trust Assets:	0	Number of Shares Outstanding:	14,000

Directors: Robert D. Avery, W. K. Grubbs, Gene Keith, Alvin Meyer, Jr., Roger Hensley, Charles Poole, W. R. Selman, Fred A. Woodall

Bank of Eureka Springs
Eureka Springs, AR

70 S. Main
P.O. Box 309
County: Carroll
Population: 1,900

72632-0309
Telephone: 253-8241
FAX Number: 253-6947

Branches in Town: 1
Other Branches: 1
Charter Number: 374
Date: May 4, 1912

Trust Department: No

Bank Holding Company
None

Chm./Pres./CEO: W. King Gladden
Vice President: David P. Baker
V.P./Data Process.: Sue Clark
Cash: Reba L. Pyatt

Sr. Vice President: Richard Kelley, Jr.
Vice President: Diane McClelland
V.P./Comp.: Marlene M. Warzecha
Asst. Cash: Sheryl Baker

Cash and balances Due From Banks:	2,032	Deposits:	42,398
Federal Funds and Repos:	1,800	Federal funds and Borrowings:	0
Investments:	13,496	Other Liabilities:	449
Total Loans:	29,930	Subordinated Debt:	0
Bank Premises and Fixed Assets:	590	Total Liabilities:	42,847
Other Real Estate:	13		
Other Assets:	660	Total Equity Capital and Reserves:	5,674
Total Assets:	48,521	Total Liabilities and Capital:	48,521
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

Directors: Lewis E. Epley, Jr., A. J. Clark, Dorothy F. Mathews, Ruth F. Cross, Michael Mathews, W. King Gladden, Eagle Thomas, James D. Bird, Wayne Johnson, Smead Walden

Bank of Evening Shade

Evening Shade, AR

Hwy 167 South
P.O. Box 130
County: Sharp
Population: 328

72532-0130
Telephone: 266-3215
FAX Number: 266-3514

Branches in Town: 0
Other Branches: 0
Charter Number: 69
Date: Feb. 5, 1901

Trust Department: No

Bank Holding Company
Sharp Bancshares, Inc., Cave City, AR

Chm.: James M. Street

President/CEO: A. L. Hoaney

Cash and balances Due From Banks:	486	Deposits:	7,734
Federal Funds and Repos:	800	Federal funds and Borrowings:	0
Investments:	2,341	Other Liabilities:	78
Total Loans:	4,765	Subordinated Debt:	0
Bank Premises and Fixed Assets:	149	Total Liabilities:	7,812
Other Real Estate:	78		
Other Assets:	139	Total Equity Capital and Reserves:	946
Total Assets:	8,758	Total Liabilities and Capital:	8,758
Total Trust Assets:	0	Number of Shares Outstanding:	6,200

Directors: James M. Street, James E. Street, Eugene Street, Samuel F. Beller, Clifton Crabtree, A. L. Hoaney

McIlroy Bank & Trust

Fayetteville, AR

One McIlroy Plaza
P.O. Box 1327
County: Washington
Population: 42,099

72702-1327
Telephone: 575-1000
FAX Number: 575-1061

Branches in Town: 4
Other Branches: 1
Charter Number: 31
Date: Dec. 24, 1892

Trust Department: Yes

Bank Holding Company
Arvest Bank Group, Inc., Bentonville, AR

Chm.: James Walton
Sr. V.P./Lending: Gary R. Head
Sr. V.P/Retail: Kim A. Simpson

President/CEO: James C. Glenn
Sr. V.P./Oper.: James D. Wilson
Trust Officer: Robert R. Plummer

Cash and balances Due From Banks:	13,868	Deposits:	208,715
Federal Funds and Repos:	7,825	Federal funds and Borrowings:	5,274
Investments:	58,307	Other Liabilities:	2,615
Total Loans:	146,460	Subordinated Debt:	0
Bank Premises and Fixed Assets:	1,818	Total Liabilities:	216,604
Other Real Estate:	1,139		
Other Assets:	3,372	Total Equity Capital and Reserves:	16,185
Total Assets:	232,789	Total Liabilities and Capital:	232,789
Total Trust Assets:	0	Number of Shares Outstanding:	350,692

Directors: Larry Bittle, J. Frank Broyles, Carl Collier, James C. Glenn, Millard Goff, Ann Henry, James Mashburn, Paul Pinneo, Jim Stewart, Charles Scharlau, Fred Vorsanger, Jim Bob Wheeler, James Walton

First State Bank of Fordyce

Fordyce, AR

223 Main Street
P. O. Box 272
County: Dallas
Population: 4,729

71742-0272
Telephone: 352-2101
FAX Number: 352-2602

Branches in Town: 1
Other Branches: 0
Charter Number: 749
Date: Aug. 22, 1989

Trust Department: Yes

Bank Holding Company
FDH Bancshares, Inc., Little Rock, AR

Chm.: Robert H. Tinkle
Asst. Vice President: David Ramer
Asst. Vice President: Mike Trammel
Cash: Sheila Harrison
President/CEO: U. W. Mullins, Jr.
Asst. Vice President: Dusty Rhodes
Asst. V.P./Sec.: Bonnie Christmas

Cash and balances Due From Banks:	2,026	Deposits:	35,670
Federal Funds and Repos:	2,171	Federal funds and Borrowings:	0
Investments:	19,107	Other Liabilities:	463
Total Loans:	13,935	Subordinated Debt:	0
Bank Premises and Fixed Assets:	457	Total Liabilities:	36,133
Other Real Estate:	366		
Other Assets:	1,744	Total Equity Capital and Reserves:	3,673
Total Assets:	39,806	Total Liabilities and Capital:	39,806
Total Trust Assets:	385	Number of Shares Outstanding:	8,000

Directors: Robert H. Tinkle, U. W. Mullins, Edward Cullum, Ellen Vineyard, Carolyn Jenkins, Bill Clark, Gerald Nutt

Fordyce Bank & Trust Company

Fordyce, AR

200 W. Fourth Street
P.O. Box 352
County: Dallas
Population: 4,729

71742-0352
Telephone: 352-3107
FAX Number: 352-5202

Branches in Town: 2
Other Branches: 0
Charter Number: 631
Date: Jan. 5, 1931

Trust Department: Yes

Bank Holding Company
FBT Bancshares, Inc., Fordyce, AR

Chm./Pres./CEO: Curtis Hutchins
Sr. V.P./Sec.: Suzette Crutchfield
Vice Presdient: Laura Brandon
Sr. V.P./Trust Off.: James V. Hulse, Jr.
Vice President/Cash: Wanda Smurl

Cash and balances Due From Banks:	3,205	Deposits:	39,662
Federal Funds and Repos:	3,481	Federal funds and Borrowings:	360
Investments:	17,229	Other Liabilities:	328
Total Loans:	18,807	Subordinated Debt:	0
Bank Premises and Fixed Assets:	911	Total Liabilities:	40,350
Other Real Estate:	85		
Other Assets:	693	Total Equity Capital and Reserves:	4,061
Total Assets:	44,411	Total Liabilities and Capital:	44,411
Total Trust Assets:	681	Number of Shares Outstanding:	8,000

Directors: D. J. Barnes, Joe Barnes, E. C. Benton, Jr., Sarah Kathryn Benton, Suzette Crutchfield, J. H. Everett, J. W. Hearnsberger, James V. Hulse, Jr., Curtis Hutchins, Roy McClain, Charles Trussell, L. W. Trussell

Planters Bank & Trust Company

Forrest City, AR

321 N. Rosser Street
P.O. Box 1539
County: St. Francis
Population: 13,364

72335-1539
Telephone: 633-2833
FAX Number: 633-2894

Branches in Town: 1
Other Branches: 2
Charter Number: 521
Date: April 15, 1921

Trust Department: Yes

Bank Holding Company
None

Chm./Pres./CEO: Frankie Pratt
Sr. Vice President: Wade H. Hawkins
V.P./Auditor: Diane Thomason
Cash/Oper. Off.: Donna Garner

Ex. Vice President: J. C. Campbell
Vice President: Steve Horton
Asst. Vice President: Judy Lott
Trust Off./Asst. Cash: Nelle Surguine

Cash and balances Due From Banks:	4,581	Deposits:	47,540
Federal Funds and Repos:	5,300	Federal funds and Borrowings:	0
Investments:	6,369	Other Liabilities:	296
Total Loans:	35,613	Subordinated Debt:	0
Bank Premises and Fixed Assets:	951	Total Liabilities:	47,836
Other Real Estate:	668		
Other Assets:	702	Total Equity Capital and Reserves:	6,348
Total Assets:	54,184	Total Liabilities and Capital:	54,184
Total Trust Assets:	825	Number of Shares Outstanding:	24,000

Directors: Frankie Pratt, David M. Hardke, Rex B. Twist, J. R. Chappell, Jr., J. R. Grobmyer, J. C. Campbell, Oral Edwards, John Casbeer

Planters & Merchants Bank

Gillett, AR

320 W. Main
P.O. Box 357
County: Arkansas
Population: 883

72055-0357
Telephone: 548-2211
FAX Number: 548-2213

Branches in Town: 0
Other Branches: 0
Charter Number: 721
Date: Jan. 13, 1967

Trust Department: Yes

Bank Holding Company
Planters & Merchants Bancshares, Inc., Gillett, AR

Chm.: Keneth Smith

President/CEO/T.O.: Larry E. Bauer

Cash and balances Due From Banks:	528	Deposits:	14,985
Federal Funds and Repos:	1,075	Federal funds and Borrowings:	0
Investments:	2,721	Other Liabilities:	237
Total Loans:	11,862	Subordinated Debt:	0
Bank Premises and Fixed Assets:	217	Total Liabilities:	15,222
Other Real Estate:	133		
Other Assets:	446	Total Equity Capital and Reserves:	1,760
Total Assets:	16,982	Total Liabilities and Capital:	16,982
Total Trust Assets:	790	Number of Shares Outstanding:	12,000

Directors: Keneth Smith, Frank C. Wolfe, Darrel Nichols, Bobby Turner, Larry E. Bauer, Scott Place, Johnny Holzhauer, Darrall Richter

The Bank of Glenwood

Glenwood, AR

Broadway & Pulliam
P.O. Box O
County: Pike
Population: 1,354

71943-0813
Telephone: 356-2121
FAX Number: 356-2211

Branches in Town: 1
Other Branches: 0
Charter Number: 398
Date: Dec. 27, 1912

Trust Department: No

Bank Holding Company
Bainum Bancorp, Glenwood

Chm.: Irvin C. Bainum
Sr. Vice President: Lynda Robbins
Cashier: Patricia Owens
Loan Officer: Kelly Duggan

President/CEO: Harold Smith
Asst. Vice President: Kathryn Baxter
Loan Officer: Kathy O'Neal

Cash and balances Due From Banks:	1,079	Deposits:	33,943
Federal Funds and Repos:	1,600	Federal funds and Borrowings:	250
Investments:	10,162	Other Liabilities:	148
Total Loans:	23,803	Subordinated Debt:	0
Bank Premises and Fixed Assets:	700	Total Liabilities:	34,341
Other Real Estate:	17		
Other Assets:	356	Total Equity Capital and Reserves:	3,376
Total Assets:	37,717	Total Liabilities and Capital:	37,717
Total Trust Assets:	0	Number of Shares Outstanding:	2,000

Directors: Irvin C. Bainum, Victor H. Cox, Harold Smith, Roy A. Wisener, Richard Cox, Mark Bainum

First State Bank

Gould, AR

340 S. Main Street
P.O. Drawer A
County: Lincoln
Population: 1,470

71643-0801
Telephone: 263-4325
FAX Number. 263-4684

Branches in Town: 0
Other Branches: 2
Charter Number: 719
Date: Jan. 6, 1964

Trust Department: No

Bank Holding Company
Dumas Bancshares, Inc., Dumas, AR

Chm./Pres./CEO: James R. Hall
V.P./Auditor: Dennis Ferguson

V.P./Loan Off.: Dwayne Snyder
Asst. Vice President: Pat Rook

Cash and balances Due From Banks:	877	Deposits:	16,146
Federal Funds and Repos:	2,415	Federal funds and Borrowings:	50
Investments:	3,502	Other Liabilities:	162
Total Loans:	10,124	Subordinated Debt:	0
Bank Premises and Fixed Assets:	574	Total Liabilities:	16,358
Other Real Estate:	0		
Other Assets:	302	Total Equity Capital and Reserves:	1,436
Total Assets:	17,794	Total Liabilities and Capital:	17,794
Total Trust Assets:	0	Number of Shares Outstanding:	24,000

Directors: A. O. French, Jr., Donald Eifling John Rogers, John Shannon, Victor Holthoff, Stanley Norris, James R. Hall

Bank of Gravett

Gravette, AR

211 East Main
P.O. Box 160
County: Benton
Population: 1,412

72736-0160
Telephone: 787-5251
FAX Number: 787-6102

Branches in Town: 0
Other Branches: 0
Charter Number: 46
Date: Feb. 28, 1898

Trust Department: No

Bank Holding Company
None

President/CEO: John R. Meade
Vice President: William R. Meade
Asst. V.P./Cash: Larry Wilmoth
Ex. Vice President: David N. Wills
Vice President: Jim Allen Edmondson

Cash and balances Due From Banks:	2,116	Deposits:	61,313
Federal Funds and Repos:	6,300	Federal funds and Borrowings:	0
Investments:	29,404	Other Liabilities:	662
Total Loans:	31,846	Subordinated Debt:	0
Bank Premises and Fixed Assets:	648	Total Liabilities:	61,975
Other Real Estate:	264		
Other Assets:	1,183	Total Equity Capital and Reserves:	9,786
Total Assets:	71,761	Total Liabilities and Capital:	71,761
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

Directors: Phillip Chastain, George Cowgur, Albert Dunagin, Jim Allen Edmondson, George Haley, John R. Meade, William R. Meade, David N. Wills

Farmers Bank

Greenwood, AR

125 West Center
P.O. Box 610
County: Sebastian
Population: 3,984

72936-0610
Telephone: 996-4171
FAX Number: 996-6700

Branches in Town: 1
Other Branches: 3
Charter Number: 243
Date: Aug. 7, 1907

Trust Department: Yes

Bank Holding Company
Wilkinson Banking Corporation, Greenwood, AR

Chm.: Means Wilkinson
Vice President: Stanhope Wilkinson
CFO/Cash/T.O.: Edward Wilkinson
CEO: Betty J. Wilkinson
Vice President: Don Burris

Cash and balances Due From Banks:	1,290	Deposits:	76,406
Federal Funds and Repos:	1,650	Federal funds and Borrowings:	644
Investments:	47,875	Other Liabilities:	853
Total Loans:	34,714	Subordinated Debt:	0
Bank Premises and Fixed Assets:	1,052	Total Liabilities:	77,903
Other Real Estate:	87		
Other Assets:	1,528	Total Equity Capital and Reserves:	10,293
Total Assets:	88,196	Total Liabilities and Capital:	88,196
Total Trust Assets:	652	Number of Shares Outstanding:	7,500

Directors: Means Wilkinson, Elizabeth Wilkinson, Edward Wilkinson, Stanhope Wilkinson, Tresa Gamble

First State Bank of Gurdon
Gurdon, AR

100 E. Main
P.O. Box 446
County: Clark
Population: 2,199

71743-0446
Telephone: 353-2521
FAX Number: 353-2314

Branches in Town: 0
Other Branches: 0
Charter Number: 61
Date: Aug. 4, 1900

Trust Department: No

Bank Holding Company
None

Chm.: Charles Gabe
Vice President/Loans: Carroll Coston
Vice President: Ross Conant

President/CEO: Fred Reed
V.P./Cash/Oper.: Linda Bittle

Cash and balances Due From Banks:	1,961	Deposits:	22,609
Federal Funds and Repos:	0	Federal funds and Borrowings:	0
Investments:	9,487	Other Liabilities:	109
Total Loans:	12,121	Subordinated Debt:	300
Bank Premises and Fixed Assets:	901	Total Liabilities:	23,018
Other Real Estate:	185		
Other Assets:	385	Total Equity Capital and Reserves:	2,022
Total Assets:	25,040	Total Liabilities and Capital:	25,040
Total Trust Assets:	0	Number of Shares Outstanding:	38,338.59

Directors: Charles Gabe, Austin Capps, Paul Barringer, Al Brown, Robert McDowell, Jimmy Robbs, Maurice Stricklin, Marianne C. Long, Fred Reed, Carroll Coston, Autrey Horne

Farmers Bank
Hamburg, AR

210 N. Main
P.O. Box 350
County: Ashley
Population: 3,098

71646-0350
Telephone: 853-5222
FAX Number: 853-2333

Branches in Town: 0
Other Branches: 0
Charter Number: 680
Date: March 10, 1941

Trust Department: No

Bank Holding Company
None

Chm.: P. E. Barnes
Vice President: Velma J. Farmer
Cash: Allen Farmer

President/CEO: Dan Wingard
Vice President: Jettie Mae Atkins

Cash and balances Due From Banks:	1,882	Deposits:	29,622
Federal Funds and Repos:	800	Federal funds and Borrowings:	0
Investments:	15,442	Other Liabilities:	300
Total Loans:	13,228	Subordinated Debt:	0
Bank Premises and Fixed Assets:	983	Total Liabilities:	29,922
Other Real Estate:	39		
Other Assets:	506	Total Equity Capital and Reserves:	2,958
Total Assets:	32,880	Total Liabilities and Capital:	32,880
Total Trust Assets:	0	Number of Shares Outstanding:	22,260

Directors: P. E. Barnes, W. E. Foote, Jr., Joe W. Foote, Nancy Foote, Earl J. Scott, Jack H. Shell, John W. Spivey, Dan Wingard

Calhoun County Bank

Hampton, AR

200 Main Street
P.O. Box 8
County: Calhoun
Population: 1,562

71744-0008
Telephone: 798-2207
FAX Number: 798-4830

Branches in Town: 0
Other Branches: 0
Charter Number: 220
Date: Oct. 26, 1906

Trust Department: No

Bank Holding Company
None

Chm.: Searcy W. Harrell, Jr.
Vice President: Len Harrell
Vice President: Mary H. Johnson

President/CEO: B. Dickson Neal
Vice President: Hazel Smith
Vice President: Shirley Jones

Cash and balances Due From Banks:	1,231	Deposits:	27,001
Federal Funds and Repos:	400	Federal funds and Borrowings:	157
Investments:	18,855	Other Liabilities:	224
Total Loans:	10,140	Subordinated Debt:	0
Bank Premises and Fixed Assets:	31	Total Liabilities:	27,382
Other Real Estate:	118		
Other Assets:	451	Total Equity Capital and Reserves:	3,844
Total Assets:	31,226	Total Liabilities and Capital:	31,226
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

Directors: Phillip J. Foster, Fay Harrell, Len Harrell, Searcy W. Harrell, Jr., B. Dickson Neal, D. W. Wells, H. M. Welsh

Mercantile Bank

Hardy, AR

Hwy. Jct. 62-63-412
P. O. Box 28
County: Sharp
Population: 538

72542-0028
Telephone: 856-2773
FAX Number: 856-3494

Branches in Town: 0
Other Branches: 1
Charter Number: 751
Date: Oct. 24, 1989

Trust Department: No

Bank Holding Company
North Arkansas Bancshares, Inc, Jonesboro, AR

Chm.: G. L. Lieblong
Vice President/Cash: M. A. Graddy, Jr.

President/CEO: Bob D. Evins

Cash and balances Due From Banks:	1,677	Deposits:	16,923
Federal Funds and Repos:	1,925	Federal funds and Borrowings:	600
Investments:	3,665	Other Liabilities:	142
Total Loans:	10,652	Subordinated Debt:	0
Bank Premises and Fixed Assets:	698	Total Liabilities:	17,665
Other Real Estate:	2		
Other Assets:	508	Total Equity Capital and Reserves:	1,462
Total Assets:	19,127	Total Liabilities and Capital:	19,127
Total Trust Assets:	0	Number of Shares Outstanding:	10,400

Directors: G. L. Lieblong, Kevin King, Floyd Hannon, Jr.

The Bank of Harrisburg
Harrisburg, AR

201 East Jackson
P.O. Box 17
County: Poinsett
Population: 1,943

72432-0017
Telephone: 578-2472
FAX Number: 578-2049

Branches in Town: 0
Other Branches: 0
Charter Number: 620
Date: Dec. 2, 1930

Trust Department: No

Bank Holding Company
Lake Hamilton Enterprises, Inc., Little Rock, AR

Chm.: Jim Tom Butler
Ex. Vice President: James Williams
Vice President: Connie Butler

President/CEO: Paul Eaton
Vice President/Cash: Donald Britnell

Cash and balances Due From Banks:	1,255	Deposits:	28,739
Federal Funds and Repos:	2,175	Federal funds and Borrowings:	0
Investments:	11,736	Other Liabilities:	344
Total Loans:	16,422	Subordinated Debt:	0
Bank Premises and Fixed Assets:	303	Total Liabilities:	29,083
Other Real Estate:	246		
Other Assets:	702	Total Equity Capital and Reserves:	3,756
Total Assets:	32,839	Total Liabilities and Capital:	32,839
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

Directors: Anna M. Butler, Connie Butler, Jim Tom Butler, Patricia Butler, Elizabeth B. Eaton, Paul Eaton, John M. Henry, James Williams

The Security Bank
Harrison, AR

303 N. Main
P.O. Box 1078
County: Boone
Population: 9,922

72601-1078
Telephone: 741-8200
FAX Number: 741-8103

Branches in Town: 1
Other Branches: 1
Charter Number: 647
Date: Nov. 20, 1931

Trust Department: Yes

Bank Holding Company
First Commercial Corporation, Little Rock, AR

Chm.: L. E. Durand
Ex. Vice President: Douglas Jackson
Sr. Vice President: David Morton

President/CEO: Jimmy R. Boze
Sr. Vice President: Dolores Lafferty
V.P./Control/T.O.: John R. Eoff

Cash and balances Due From Banks:	4,910	Deposits:	105,223
Federal Funds and Repos:	2,950	Federal funds and Borrowings:	0
Investments:	39,145	Other Liabilities:	768
Total Loans:	63,173	Subordinated Debt:	0
Bank Premises and Fixed Assets:	2,116	Total Liabilities:	105,991
Other Real Estate:	1,330		
Other Assets:	1,946	Total Equity Capital and Reserves:	9,579
Total Assets:	115,570	Total Liabilities and Capital:	115,570
Total Trust Assets:	0	Number of Shares Outstanding:	180,000

Directors: Ralph Bowers, Jimmy R. Boze, John O. Campbell, L. E. Durand, Richard R. Hudson, Douglas L. Jackson, Junior Lee, Jerry P. Maland, H. K. McCaleb, Jr., Bert M. Mullens

Hazen First State Bank

Hazen, AR

103 N. Chester Street
P.O. Box 783
County: Prairie
Population: 1,668

72064-0783
Telephone: 255-4567
FAX Number: 255-4271

Branches in Town: 0
Other Branches: 1
Charter Number: 744
Date: May 12, 1983

Trust Department: No

Bank Holding Company
None

Chm.: Tommy Hillman

President/CEO: Robert M. Koch

Cash and balances Due From Banks:	831	Deposits:	16,182
Federal Funds and Repos:	350	Federal funds and Borrowings:	0
Investments:	8,759	Other Liabilities:	108
Total Loans:	7,079	Subordinated Debt:	0
Bank Premises and Fixed Assets:	255	Total Liabilities:	16,290
Other Real Estate:	0		
Other Assets:	322	Total Equity Capital and Reserves:	1,306
Total Assets:	17,596	Total Liabilities and Capital:	17,596
Total Trust Assets:	0	Number of Shares Outstanding:	20,187

Directors: Tommy Hillman, A. P. (Pat) Henderson, Vernon J. Giss, Neil Maynard, Robert Petter, Sr., Robert M. Koch

The Cleburne County Bank

Heber Springs, AR

806 W. Main
P.O. Box 1560
County: Cleburne
Population: 5,628

72543-1560
Telephone: 362-2456
FAX Number: 362-4554

Branches in Town: 2
Other Branches: 2
Charter Number: 626
Date: Dec. 16, 1930

Trust Department: No

Bank Holding Company
Lake Hamilton Enterprises, Inc., Little Rock, AR

Chm.: Jim Tom Butler
Ex. Vice President: Dale Miller
Vice President: Peggy Smith
Asst. Vice President: Julie Turney

President/CEO: Jerome Johnson
Vice President: Bill Smith
Vice President: Mary Holland

Cash and balances Due From Banks:	2,504	Deposits:	102,378
Federal Funds and Repos:	4,280	Federal funds and Borrowings:	43
Investments:	58,807	Other Liabilities:	942
Total Loans:	43,506	Subordinated Debt:	0
Bank Premises and Fixed Assets:	920	Total Liabilities:	103,363
Other Real Estate:	873		
Other Assets:	1,946	Total Equity Capital and Reserves:	9,473
Total Assets:	112,836	Total Liabilities and Capital:	112,836
Total Trust Assets:	0	Number of Shares Outstanding:	1,200

Directors: Jim Tom Butler, Jerome Johnson, Walter Aldridge, Ricky Johnson, John Henry, Paul Eaton, L. E. Roberts, Jr., Wetzel Stark, Richie Lee, Beth Eaton, Anna Margaret Butler, Patricia Butler, Connie Butler

Heber Springs State Bank
Heber Springs, AR

Second and Main Streets
P.O. Box 30
County: Cleburne
Population: 5,628

72543-0030
Telephone: 362-5821
FAX Number: 362-7491

Branches in Town: 0
Other Branches: 1
Charter Number: 735
Date: May 7, 1977

Trust Department: Yes

Bank Holding Company
State Holding Company, Little Rock, AR

Chm.: Harry Hastings, Jr.
Sr. Vice President: Robert Card
Vice President: Janice Parrott

President/CEO: Bill G. Lynch
Vice President/Cash: Joyce Harral

Cash and balances Due From Banks:	2,025	Deposits:	37,255
Federal Funds and Repos:	200	Federal funds and Borrowings:	0
Investments:	15,701	Other Liabilities:	439
Total Loans:	21,008	Subordinated Debt:	61
Bank Premises and Fixed Assets:	923	Total Liabilities:	37,755
Other Real Estate:	577		
Other Assets:	631	Total Equity Capital and Reserves:	3,310
Total Assets:	41,065	Total Liabilities and Capital:	41,065
Total Trust Assets:	0	Number of Shares Outstanding:	21,000

Directors: Catherine H. Owen, Horace Jewell, Bill G. Lynch

Bank of Holly Grove
Holly Grove, AR

Main Street
P.O. Box Q
County: Monroe
Population: 675

72069-0816
Telephone: 462-3331
FAX Number: 462-3992

Branches in Town: 0
Other Branches: 0
Charter Number: 118
Date: May 12, 1903

Trust Department: No

Bank Holding Company
Holly Grove Bancshares, Inc., Holly Grove, AR

Chm.: John B. Moore, Jr.

President/CEO: William R. Reynolds

Cash and balances Due From Banks:	1,033	Deposits:	19,999
Federal Funds and Repos:	100	Federal funds and Borrowings:	0
Investments:	9,244	Other Liabilities:	336
Total Loans:	12,083	Subordinated Debt:	0
Bank Premises and Fixed Assets:	132	Total Liabilities:	20,335
Other Real Estate:	39		
Other Assets:	504	Total Equity Capital and Reserves:	2,800
Total Assets:	23,135	Total Liabilities and Capital:	23,135
Total Trust Assets:	0	Number of Shares Outstanding:	2,400

Directors: John B. Moore, Jr., Donald R. Dearing, Ruth T. Dearing, Jean M. Kirkpatrick, R.H. Mayo, William R. Reynolds, Herd E. Stone

Horatio State Bank
Horatio, AR

100 Main Street
P.O. Box 347
County: Sevier
Population: 793

71842-0347
Telephone: 832-2501
FAX Number: 832-2577

Branches in Town: 0
Other Branches: 0
Charter Number: 179
Date: May 15, 1905

Trust Department: No

Bank Holding Company
Pioneer Bancshares, Inc., of Horatio, Horatio, AR

Chm./Pres./CEO: C. E. Hendrix, Jr.
Ex. Vice President: Wilburn Smith
Sr. Vice President: Edith H. Smith
Vice President: Carl E. Hendrix, III

Cash and balances Due From Banks:	648	Deposits:	26,466
Federal Funds and Repos:	1,395	Federal funds and Borrowings:	0
Investments:	11,502	Other Liabilities:	189
Total Loans:	15,182	Subordinated Debt:	0
Bank Premises and Fixed Assets:	328	Total Liabilities:	26,655
Other Real Estate:	87		
Other Assets:	326	Total Equity Capital and Reserves:	2,813
Total Assets:	29,468	Total Liabilities and Capital:	29,468
Total Trust Assets:	0	Number of Shares Outstanding:	2,000

Directors: C. E. Hendrix, Jr., Edith H. Smith, Wilburn Smith, Lilla S. Hendrix, Loy Poag

Arkansas Bank and Trust Company
Hot Springs, AR

ABT Center
P.O. Box 5640
County: Garland
Population: 32,462

71902-5640
Telephone: 624-4611
FAX Number: 624-4619

Branches in Town: 6
Other Branches: 1
Charter Number: 232
Date: April 18, 1907

Member of Federal Reserve System

Trust Department: Yes

Bank Holding Company
ABT Bancshares Corporation, Hot Springs, AR

Chm.: Cecil W. Cupp, Jr.
Ex. Vice President: W. Darrell Meyer
Sr. V.P./Cash/Oper.: Debert Graves
Vice President/Finance: Mike Allen
Trust Officer: Bill Kerst
President/CEO: Ray L. Cash
Sr. V.P./Lending: Ralph E. White
Vice President/Sales: Rick Hudspeth
Vice President/Retail: Richard Collon

Cash and balances Due From Banks:	20,097	Deposits:	364,392
Federal Funds and Repos:	22,415	Federal funds and Borrowings:	0
Investments:	118,617	Other Liabilities:	5,365
Total Loans:	228,077	Subordinated Debt:	0
Bank Premises and Fixed Assets:	5,881	Total Liabilities:	369,757
Other Real Estate:	2,191		
Other Assets:	7,408	Total Equity Capital and Reserves:	34,929
Total Assets:	404,686	Total Liabilities and Capital:	404,686
Total Trust Assets:	0	Number of Shares Outstanding:	150,834

Directors: Ray L. Cash, Peggy Clark, Hiram W. Cooper, Courtney C. Crouch, Jr., Cecil W. Cupp, Jr., Cecil W. Cupp III, Gerald H. Fisher, Edwin P. Henry, Gaither C. Johnston, Jr., W. Darrell Meyer, Roy L. Murphy, Jim Randall, Brooks T. Rice, John D. Selig, Ray S. Smith, Jr., Palmer Vanderburg

Peoples Bank
Imboden, AR

Hwy. 63 W.
P.O. Box 850
County: Lawrence
Population: 616

72434-0850
Telephone: 869-2291
FAX Number: 869-2179

Branches in Town: 0
Other Branches: 2
Charter Number: 727
Date: Oct. 12, 1972

Trust Department: No

Bank Holding Company
Spring Rivers Bancshares, Inc., Imboden, AR

Chm.: Charles F. Luter
Ex. V.P./Cash: Preston Clark
President/CEO: Bob Downing

Cash and balances Due From Banks:	965	Deposits:	23,338
Federal Funds and Repos:	400	Federal funds and Borrowings:	200
Investments:	5,908	Other Liabilities:	104
Total Loans:	17,357	Subordinated Debt:	0
Bank Premises and Fixed Assets:	439	Total Liabilities:	23,642
Other Real Estate:	57		
Other Assets:	427	Total Equity Capital and Reserves:	1,911
Total Assets:	25,553	Total Liabilities and Capital:	25,553
Total Trust Assets:	0	Number of Shares Outstanding:	6,600

Directors: Charles F. Luter, Bob J. Downing, Dan Matthews, Jerry R. Foley, Preston Clark

First Jacksonville Bank and Trust
Jacksonville, AR

600 W. Main
P. O. Box 827
County: Pulaski
Population: 29,101

72076-0827
Telephone: 982-4511
FAX Number: 982-5769

Branches in Town: 5
Other Branches: 0
Charter Number: 701
Date: Aug. 2, 1949

Trust Department: Yes

Bank Holding Company
First Arkansas Bancshares, Inc., Jacksonville, AR

Chm.: Kenneth Pat Wilson
Ex. Vice President: Ken Southern
President/CEO: Larry Wilson
Trust Officer: John R. McNee

Cash and balances Due From Banks:	5,787	Deposits:	99,054
Federal Funds and Repos:	400	Federal funds and Borrowings:	0
Investments:	49,692	Other Liabilities:	863
Total Loans:	50,655	Subordinated Debt:	0
Bank Premises and Fixed Assets:	1,751	Total Liabilities:	99,917
Other Real Estate:	373		
Other Assets:	1,553	Total Equity Capital and Reserves:	10,294
Total Assets:	110,211	Total Liabilities and Capital:	110,211
Total Trust Assets:	43,756	Number of Shares Outstanding:	200,000

Directors: Kenneth Pat Wilson, Larry T. Wilson, Mike Wilson, Bartus M. Gray, Jr., T. H. Wortham, H. K. Dougherty, Melda A. Rice

Newton County Bank

Jasper, AR

Church and Stone Streets
P.O. Box 437
County: Newton
Population: 332

72641-0437
Telephone: 446-2265
FAX Number: 446-2310

Branches in Town: 0
Other Branches: 1
Charter Number: 121
Date: March 24, 1903

Trust Department: No

Bank Holding Company
Newco Corporation, Ozark, AR

Chm.: Carl G. Holt
President: Danny R. Criner
Sr. Vice President: George Landrum, Sr.
Asst. Vice President: Lisa A. Smith

CEO: George G. Gleason, II
President/Bank Services: Mark Ross
Vice President: Inas Mosley

Cash and balances Due From Banks:	1,230	Deposits:	35,785
Federal Funds and Repos:	1,650	Federal funds and Borrowings:	0
Investments:	5,573	Other Liabilities:	353
Total Loans:	28,953	Subordinated Debt:	0
Bank Premises and Fixed Assets:	558	Total Liabilities:	36,138
Other Real Estate:	836		
Other Assets:	793	Total Equity Capital and Reserves:	3,455
Total Assets:	39,593	Total Liabilities and Capital:	39,593
Total Trust Assets:	0	Number of Shares Outstanding:	2,340

Directors: Carl B. Holt, Linda D. Gleason, George G. Gleason II, Danny R. Criner, George Landrum, Sr., Mark Ross

The Arkansas Bank

Jonesboro, AR

800 S. Main Street
P.O. Box 1617
County: Craighead
Population: 46,535

72403-1617
Telephone: 932-2131
FAX Number: 932-2131

Branches in Town: 2
Other Branches: 2
Charter Number: 150
Date: Feb. 13, 1904

Trust Department: Yes

Bank Holding Company
None

Chm./CEO: Sloan Rainwater
Vice President/Cash: Larry D. Hurst
Vice President/Loan: Loyce Gibson

President/COO: Bruce Loftin
Vice President/Loan: Burnis Posey
Asst. Vice President: Steve Cox

Cash and balances Due From Banks:	3,034	Deposits:	40,831
Federal Funds and Repos:	1,000	Federal funds and Borrowings:	0
Investments:	23,568	Other Liabilities:	368
Total Loans:	15,814	Subordinated Debt:	0
Bank Premises and Fixed Assets:	1,187	Total Liabilities:	41,199
Other Real Estate:	408		
Other Assets:	638	Total Equity Capital and Reserves:	4,450
Total Assets:	45,649	Total Liabilities and Capital:	45,649
Total Trust Assets:	4	Number of Shares Outstanding:	75,000

Directors: Sloan Rainwater, William I. Rainwater, Steve Cox, Virginia Cox, W. T. Rainwater, William I. Rainwater, Jr., J. A. Tomlinson, Gerald Watkins, J. Bruce Loftin

Citizens Bank of Jonesboro

Jonesboro, AR

Main & Washington Streets
P. O. Box 1800
County: Craighead
Population: 46,535

72403-1800
Telephone: 932-6603
FAX Number: 933-4334

Branches in Town: 3
Other Branches: 2
Charter Number: 488
Date: July 25, 1919

Trust Department: Yes

Bank Holding Company
Citizens Bancshares Corp., Jonesboro, AR

Chm.: H. Hall McAdams III
Sr. V.P./Econ. Dev.: Jerry Bookout
Sr. V.P./Mktg./Branches: Bill May
Trust Officer: Cindy French

President/CEO: Danny Williams
Sr. V.P./Operations: Don Massey
Sr. V.P./ Loans: J. Steven McFerron

Cash and balances Due From Banks:	8,667	Deposits:	168,673
Federal Funds and Repos:	2,000	Federal funds and Borrowings:	3,194
Investments:	71,943	Other Liabilities:	2,339
Total Loans:	101,866	Subordinated Debt:	1,000
Bank Premises and Fixed Assets:	3,755	Total Liabilities:	175,206
Other Real Estate:	525		
Other Assets:	3,230	Total Equity Capital and Reserves:	16,780
Total Assets:	191,986	Total Liabilities and Capital:	191,986
Total Trust Assets:	96,379	Number of Shares Outstanding:	217,000

Directors: R. C. Conner, J. C. Deacon, W. O. Doak, Charlotte Eddington, W. M. Freeze, Jr., J. F. Gramling, R. H. Hail, Bill Hurt, Jr., H. H. McAdams II, H. H. McAdams III, M. M. Markle, O. J. Melton, Jr., W. D. Roberts, Jr., G. D. Wisdom, Danny Williams

Mercantile Bank

Jonesboro, AR

300 S. Church
P. O. Box 6018
County: Craighead
Population: 46,535

72403-6018
Telephone: 935-5521
FAX Number: 935-8311

Branches in Town: 7
Other Branches: 3
Charter Number: 648
Date: Jan. 7, 1932

Trust Department: Yes

Bank Holding Company
North Arkansas Bancshares, Inc, Jonesboro, AR

Chairman/CEO: G. L. Lieblong
Sr. V.P./Oper.: John Freeman
Controller: Gary Childers

President: Harold Perrin
Sr.V.P./Lending: Joe Turney
Trust Mgr.: Craig Boone

Cash and balances Due From Banks:	8,689	Deposits:	223,532
Federal Funds and Repos:	8,700	Federal funds and Borrowings:	10,314
Investments:	58,316	Other Liabilities:	2,861
Total Loans:	171,332	Subordinated Debt:	0
Bank Premises and Fixed Assets:	5,724	Total Liabilities:	236,707
Other Real Estate:	717		
Other Assets:	13,207	Total Equity Capital and Reserves:	29,978
Total Assets:	266,685	Total Liabilities and Capital:	266,685
Total Trust Assets:	112,317	Number of Shares Outstanding:	100,000

Directors: Marystel Appleton, Wayne Baker, Roy Cooper, Lynn Greene, Raymond Heern, Ben Lamberth, Tommy Lawrence, G. L. Lieblong, J. C. Mahon, Harold Perrin, Ken Plunk, Ruth Poston, M. G. Spurlock

Simmons First Bank

Jonesboro, AR

1720 S. Caraway Road
P. O. Box 1720
County: Craighead
Population: 46,535

72403-1720
Telephone: 933-8000
FAX Number: None

Branches in Town: 2
Other Branches: 0
Charter Number: 734
Date: Dec. 22, 1976

Trust Department: Yes

Bank Holding Company
Simmons First National Corporation, Pine Bluff, AR

Chm.: Donald W. Stone
Vice President: Barry Ledbetter
Vice President: Jerry D. Broadaway

President: Ronald B. Jackson
Vice President: Wayne F. Bond
Trust Off.: Beth Smith

Cash and balances Due From Banks:	7,148	Deposits:	58,489
Federal Funds and Repos:	0	Federal funds and Borrowings:	1,075
Investments:	20,529	Other Liabilities:	683
Total Loans:	35,640	Subordinated Debt:	0
Bank Premises and Fixed Assets:	795	Total Liabilities:	60,247
Other Real Estate:	358		
Other Assets:	938	Total Equity Capital and Reserves:	5,161
Total Assets:	65,408	Total Liabilities and Capital:	65,408
Total Trust Assets:	15,917	Number of Shares Outstanding:	175,000

Directors: Don Vollman, Charles B. Smith, Jr., Sam Hummelstein, Ava Duke, J. C. Vaughn, Jr., Gene Thomason

Union State Bank

Junction City, AR

115 North Main
P.O. Box F
County: Union
Population: 674

71749-1006
Telephone: 924-4552
FAX Number: None

Branches in Town: 0
Other Branches: 0
Charter Number: 660
Date: Aug. 28, 1933

Trust Department: No

Bank Holding Company
Junction City Holding Company, Junction City, AR

Chm.: G. R. Mosley

President/CEO: John F. Marsh

Cash and balances Due From Banks:	482	Deposits:	23,723
Federal Funds and Repos:	400	Federal funds and Borrowings:	0
Investments:	7,118	Other Liabilities:	149
Total Loans:	17,938	Subordinated Debt:	0
Bank Premises and Fixed Assets:	251	Total Liabilities:	23,872
Other Real Estate:	0		
Other Assets:	684	Total Equity Capital and Reserves:	3,001
Total Assets:	26,873	Total Liabilities and Capital:	26,873
Total Trust Assets:	0	Number of Shares Outstanding:	30,000

Directors: James S. Bloodworth, Harold W. Campbell, Alvin Green, Sr., Searcy W. Harrell, Jr., Daniel C. Horton, Denver D. Jones, Jr., John F. Marsh, G. R. Mosley, Richard Mosley

FirstBank of Arkansas
Kensett, AR

Searcy Street
P. O. Box 356
County: White
Population: 1,741

72082-0356
Telephone: 742-3318
FAX Number: 268-1551

Branches in Town: 0
Other Branches: 0
Charter Number: 528
Date: Feb. 17, 1922

Trust Department: Yes

Bank Holding Company
First Bank Group, Inc., Brinkley, AR

Chairman: James P. Farrell
Vice President: Troy Johnston
Vice President: Gene V. Trammel
Cash/Operations: Chris Rainbolt

Cash and balances Due From Banks:	283	Deposits:	11,433
Federal Funds and Repos:	0	Federal funds and Borrowings:	500
Investments:	6,617	Other Liabilities:	102
Total Loans:	5,600	Subordinated Debt:	0
Bank Premises and Fixed Assets:	918	Total Liabilities:	12,035
Other Real Estate:	0		
Other Assets:	630	Total Equity Capital and Reserves:	2,013
Total Assets:	14,048	Total Liabilities and Capital:	14,048
Total Trust Assets:	6	Number of Shares Outstanding:	500

Directors: J. P. Farrell, Bobby Robinson, Dewey Snowden

Pine State Bank
Kingsland, AR

First Street
P. O. Box 85
County: Cleveland
Population: 395

71652-0085
Telephone: 348-5657
FAX Number: None

Branches in Town: 0
Other Branches: 1
Charter Number: 165
Date: Aug. 22, 1904

Trust Department: No

Bank Holding Company
None

Chm./Pres./CEO: M. Don Smith
Vice President: Elaine Hopson

Cash and balances Due From Banks:	353	Deposits:	6,173
Federal Funds and Repos:	190	Federal funds and Borrowings:	0
Investments:	1,882	Other Liabilities:	31
Total Loans:	4,157	Subordinated Debt:	0
Bank Premises and Fixed Assets:	110	Total Liabilities:	6,204
Other Real Estate:	38		
Other Assets:	64	Total Equity Capital and Reserves:	590
Total Assets:	6,794	Total Liabilities and Capital:	6,794
Total Trust Assets:	0	Number of Shares Outstanding:	3,059.99

Directors: M. Don Smith, Bennie Ryburn, Jr., Freddie Mobley, Hugh Quimby, John Trucks, Ray Morrison, James Searcy

Madison Bank & Trust

Kingston, AR

101 Public Square
P. O. Box 39
County: Madison
Population: 300

72742-0039
Telephone: 665-2825
FAX Number: 665-2175

Branches in Town: 0
Other Branches: 1
Charter Number: 338
Date: April 7, 1911

Trust Department: Yes

Bank Holding Company
Madison Corporation, Little Rock, AR

Chm./Trust Off.: Ronald Willshire
President/CEO: Gary Bunch

Cash and balances Due From Banks:	606	Deposits:	12,653
Federal Funds and Repos:	0	Federal funds and Borrowings:	200
Investments:	3,734	Other Liabilities:	121
Total Loans:	8,923	Subordinated Debt:	0
Bank Premises and Fixed Assets:	513	Total Liabilities:	12,974
Other Real Estate:	0		
Other Assets:	256	Total Equity Capital and Reserves:	1,058
Total Assets:	14,032	Total Liabilities and Capital:	14,032
Total Trust Assets:	729	Number of Shares Outstanding:	800

Directors: Roland Willshire, Gary W. Bunch, Howard Cain, Jr., Joe Shrum, Sumner Brashears, Gary Easterling

Bank of Lake Village

Lake Village, AR

101 Main Street
P. O. Box 727
County: Chicot
Population: 2,791

71653-0727
Telephone: 265-2241
FAX Number: 265-2125

Branches in Town: 1
Other Branches: 0
Charter Number: 675
Date: Oct. 14, 1937

Trust Department: No

Bank Holding Company
Southeast Arkansas Bank Corp., Lake Village, AR

Vice Chm.: Ned Mazzanti
Ex. Vice President: Terence J. Alpe
V.P./Auditor: Joyce Bell
Vice President: Doris Rice
President/CEO: Hermon Carlton
Vice President: Kenneth D. Vandervort
Vice President: Dessie Lee Gibbs
Cash: Jakie Gibson

Cash and balances Due From Banks:	2,194	Deposits:	36,890
Federal Funds and Repos:	0	Federal funds and Borrowings:	436
Investments:	18,487	Other Liabilities:	358
Total Loans:	20,985	Subordinated Debt:	0
Bank Premises and Fixed Assets:	278	Total Liabilities:	37,684
Other Real Estate:	4		
Other Assets:	1,088	Total Equity Capital and Reserves:	5,352
Total Assets:	43,036	Total Liabilities and Capital:	43,036
Total Trust Assets:	0	Number of Shares Outstanding:	60,000

Directors: Terence J. Alpe, Sam E. Angel, William W. Bunker, J. P. Burge, Hermon Carlton, David F. Gillison, Sr., David F. Gillison, Jr., Marvin D. Loyd, Ned Mazzanti, Joseph J. Pieroni, Charles H. Weissinger, Jr.

Simmons First Bank

Lake Village, AR

333 Main Street
P. O. Box 271
County: Chicot
Population: 2,791

71653-0271
Telephone: 265-5366
FAX Number: 265-5558

Branches in Town: 0
Other Branches: 0
Charter Number: 716
Date: June 12, 1962

Trust Department: Yes

Bank Holding Company
Simmons First National Corporation, Pine Bluff, AR

Chm.: Fred P. Michael
Ex. Vice President: Freddie Black
President/CEO: Ben V. Floriani

Cash and balances Due From Banks:	1,179	Deposits:	24,070
Federal Funds and Repos:	1,000	Federal funds and Borrowings:	0
Investments:	9,793	Other Liabilities:	340
Total Loans:	14,388	Subordinated Debt:	0
Bank Premises and Fixed Assets:	154	Total Liabilities:	24,410
Other Real Estate:	7		
Other Assets:	708	Total Equity Capital and Reserves:	2,819
Total Assets:	27,229	Total Liabilities and Capital:	27,229
Total Trust Assets:	0	Number of Shares Outstanding:	12,500

Directors: Fred P. Michael, Sam E. Adkisson, W. E. Ayres, Herman Berkemeyer, James Burchfield, Ohmer C. Burnside, Freddie G. Black, Michael C. Cashion, James W. Haddock, Ben V. Floriani, Craig Hunt, Cullen Livingston, Doyne W. Loyd, Geno Mazzanti, Carl O. Powell, Richard L. Pratt, Joe Dan Yee

Citizens Bank of Lavaca

Lavaca, AR

Main Street
P. O. Box 110
County: Sebastian
Population: 1,253

72941-0110
Telephone: 452-7906
FAX Number: 452-7978

Branches in Town: 0
Other Branches: 1
Charter Number: 308
Date: May 5, 1910

Member of Federal Reserve System

Trust Department: No

Bank Holding Company
Sebastian Bankshares, Inc., Barling, AR

Chm.: Ronald H. Udouj
Sr. Vice President: Gary W. Carmack
Vice President: Larry D. Owen
President/CEO: James N. Patterson
Vice President: Paulette Chronister
Vice President/Cash: Alicia Dooly

Cash and balances Due From Banks:	623	Deposits:	42,907
Federal Funds and Repos:	0	Federal funds and Borrowings:	4,050
Investments:	21,498	Other Liabilities:	380
Total Loans:	27,699	Subordinated Debt:	0
Bank Premises and Fixed Assets:	951	Total Liabilities:	47,337
Other Real Estate:	40		
Other Assets:	1,003	Total Equity Capital and Reserves:	4,477
Total Assets:	51,814	Total Liabilities and Capital:	51,814
Total Trust Assets:	0	Number of Shares Outstanding:	20,849

Directors: Gene Bruick, Rayburn Green, Jim Shields, Ronald H. Udouj, J. N. Patterson

Leachville State Bank

Leachville, AR

110 N. Main
P. O. Box 140
County: Mississippi
Population: 1,743

72438-0140
Telephone: 539-6354
FAX Number: 539-2213

Branches in Town: 0
Other Branches: 0
Charter Number: 703
Date: Jan. 23, 1951

Trust Department: No

Bank Holding Company
Leachville State Bancshares, Inc., Leachville, AR

Chm.: Larry E. Grisham
President/CEO: Nelson P. Henry, Jr.

Cash and balances Due From Banks:	487	Deposits:	17,384
Federal Funds and Repos:	1,650	Federal funds and Borrowings:	2,000
Investments:	6,241	Other Liabilities:	182
Total Loans:	12,292	Subordinated Debt:	0
Bank Premises and Fixed Assets:	454	Total Liabilities:	19,566
Other Real Estate:	32		
Other Assets:	412	Total Equity Capital and Reserves:	2,002
Total Assets:	21,568	Total Liabilities and Capital:	21,568
Total Trust Assets:	0	Number of Shares Outstanding:	10,000

Directors: Nelson P. Henry, Jr., Larry E. Grisham, Leon Swihart

Little River Bank

Lepanto, AR

202 Greenwood
P. O. Box 340
County: Poinsett
Population: 2,033

72354-0340
Telephone: 475-2306
FAX Number: 475-3070

Branches in Town: 0
Other Branches: 0
Charter Number: 498
Date: Nov. 21, 1919

Trust Department: Yes

Bank Holding Company
None

President/CEO: Grady Watkins, Jr.
V.P./Oper. Off./Data Proc.: Lois Criddle
Vice President/Loans: Billy Lee Powell
Sr. V.P./Loans: Blanche Nash
V.P./Opererations: Ara Sharp
V.P./Trust Off.: H. G. Watkins III

Cash and balances Due From Banks:	568	Deposits:	23,347
Federal Funds and Repos:	900	Federal funds and Borrowings:	0
Investments:	18,450	Other Liabilities:	274
Total Loans:	8,564	Subordinated Debt:	0
Bank Premises and Fixed Assets:	94	Total Liabilities:	23,621
Other Real Estate:	0		
Other Assets:	579	Total Equity Capital and Reserves:	5,534
Total Assets:	29,155	Total Liabilities and Capital:	29,155
Total Trust Assets:	4	Number of Shares Outstanding:	10,000

Directors: Grady Watkins, Jr., H. G. Watkins III, Danette P. Watkins, Junaway Payne, W. H. Cross, Juliet J. Portis, J. C. Portis, Ernest B. Portis, W. K. Ingram, Jr., Julanne P. Ingram

Peoples Bank & Loan Company

Lewisville, AR

P. O. Box 1100
County: Lafayette
Population: 1,424

71845-1100
Telephone: 921-4244
FAX Number: 921-4336

Branches in Town: 0
Other Branches: 0
Charter Number: 347
Date: Aug. 25, 1911

Member of Federal Reserve System

Trust Department: No

Bank Holding Company
Peoples Bancshares, Inc., Lewisville, AR

Chm.: W. H. Triplett, Jr.
Vice President/Loans: Danny Wilcox
President/CEO: Charles Black
Vice President/Cash: Venora Hooper

Cash and balances Due From Banks:	909	Deposits:	24,442
Federal Funds and Repos:	525	Federal funds and Borrowings:	0
Investments:	10,707	Other Liabilities:	244
Total Loans:	13,944	Subordinated Debt:	0
Bank Premises and Fixed Assets:	441	Total Liabilities:	24,686
Other Real Estate:	0		
Other Assets:	453	Total Equity Capital and Reserves:	2,293
Total Assets:	26,979	Total Liabilities and Capital:	26,979
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

Directors: Phil Alford Jr., Charles Black, Larry Burrow, O. M. Covington, Paul J. English, Charles H. Moore, W. H. Triplett, Jr., Wilma Willbanks

Bank of Lincoln

Lincoln, AR

West Side Square
P. O. Box 98
County: Washington
Population: 1,460

72744-0098
Telephone: 824-3232
FAX Number: 824-5703

Branches in Town: 0
Other Branches: 1
Charter Number: 119
Date: March 19, 1903

Trust Department: No

Bank Holding Company
Lincoln Bankshares, Inc., Lincoln, AR

Chm./Pres./CEO: Loyd R. Swope

Cash and balances Due From Banks:	1,146	Deposits:	38,750
Federal Funds and Repos:	1,500	Federal funds and Borrowings:	259
Investments:	14,014	Other Liabilities:	367
Total Loans:	25,035	Subordinated Debt:	0
Bank Premises and Fixed Assets:	194	Total Liabilities:	39,376
Other Real Estate:	0		
Other Assets:	1,760	Total Equity Capital and Reserves:	4,273
Total Assets:	43,649	Total Liabilities and Capital:	43,649
Total Trust Assets:	0	Number of Shares Outstanding:	8,000

Directors: Loyd R. Swope, Kenneth D. Cox, John Everett, Wanda Irwin, Clark McClinton

Arkansas Bankers' Bank
Little Rock, AR

1008 West Second Street
County: Pulaski
Population: 175,795

72201-2031
Telephone: 371-0535
FAX Number: 376-8894

Branches in Town: 0
Other Branches: 0
Charter Number: 752
Date: April 17, 1990

Trust Department: No

Bank Holding Company
Arkansas Bankers' Bancorporation, Inc., Little Rock, AR

Chm.: Joe Hiatt
Sr. V.P./Cash: John Lock
President/CEO: Bill May

Cash and balances Due From Banks:	1,343	Deposits:	6,973
Federal Funds and Repos:	7,365	Federal funds and Borrowings:	1,700
Investments:	1,934	Other Liabilities.	45
Total Loans:	0	Subordinated Debt:	0
Bank Premises and Fixed Assets:	46	Total Liabilities:	8,718
Other Real Estate:	0		
Other Assets:	34	Total Equity Capital and Reserves:	2,004
Total Assets:	10,722	Total Liabilities and Capital:	10,722
Total Trust Assets:	0	Number of Shares Outstanding:	50,000

Directors: Joe Hiatt, J.M. Park, Robert Taylor, Tom Grumbles, Burt George, Bill May

Central Bank & Trust
Little Rock, AR

1501 Main Street
P. O. Box 1583
County: Pulaski
Population: 175,795

72203-1583
Telephone: 374-7777
FAX Number: 374-2079

Branches in Town: 1
Other Branches: 1
Charter Number: 753
Date: Nov. 30, 1990

Trust Department: Yes

Bank Holding Company
P & W Bancshares, Inc., Little Rock, AR

Chm/CEO: Leonard K. Dunn
President: Joseph B. Ford

Cash and balances Due From Banks:	731	Deposits:	24,739
Federal Funds and Repos:	625	Federal funds and Borrowings:	0
Investments:	10,751	Other Liabilities:	434
Total Loans:	14,833	Subordinated Debt:	0
Bank Premises and Fixed Assets:	337	Total Liabilities:	25,173
Other Real Estate:	0		
Other Assets:	796	Total Equity Capital and Reserves:	2,900
Total Assets:	28,073	Total Liabilities and Capital:	28,073
Total Trust Assets:	0	Number of Shares Outstanding:	25,000

Directors: Leonard K. Dunn, Joseph B. Ford, Robert M. Wilson, Sr., George Bryan Pitts, Charles A. Wilson

Eagle Bank & Trust Company

Little Rock, AR

1000 S. Rodney Parham
P.O. Box 22120
County: Pulaski
Population: 175,795

72221-2120
Telephone: 663-2453
FAX Number: 666-3420

Branches in Town: 0
Other Branches: 4
Charter Number: 720
Date: July 28, 1966

Trust Department: Yes

Bank Holding Company
State Holding Company, Little Rock, AR

Chm.: Harry L. Hastings, Jr.
Sr. V.P./Loans: Al Otten
V.P./Data Proc.: Laura Bogoslavsky

President/CEO: Pat Koch
Sr. Vice President: Annette VanPelt
Controller: Paul Castleberry

Cash and balances Due From Banks:	2,151	Deposits:	38,389
Federal Funds and Repos:	1,211	Federal funds and Borrowings:	0
Investments:	11,687	Other Liabilities:	332
Total Loans:	23,600	Subordinated Debt:	0
Bank Premises and Fixed Assets:	2,123	Total Liabilities:	38,721
Other Real Estate:	791		
Other Assets:	489	Total Equity Capital and Reserves:	3,331
Total Assets:	42,052	Total Liabilities and Capital:	42,052
Total Trust Assets:	118	Number of Shares Outstanding:	8,000

Directors: Harry L. Hastings, Jr., Cathy Owen, Horace Jewell, Sam Winstead, Pat Koch

Pulaski Bank & Trust Company

Little Rock, AR

5800 R Street
P. O. Box 7299
County: Pulaski
Population: 175,795

72217-7299
Telephone: 661-7700
FAX Number: 661-7857

Branches in Town: 3
Other Branches: 0
Charter Number: 710
Date: Aug. 29, 1955

Trust Department: Yes

Bank Holding Company
Pulaski Investment Corporation, Little Rock, AR

Chm.: James C. East
Sr. Vice President: Jerry Duncan
Sr. Vice President: Judy Beaumont
Trust Officer: Holly Mathisen

President/CEO: Robert C. Magee
Sr. Vice President: Janet Moore
Sr. Vice President: Bob Giebert

Cash and balances Due From Banks:	6,910	Deposits:	119,093
Federal Funds and Repos:	116	Federal funds and Borrowings:	3,398
Investments:	42,887	Other Liabilities:	1,840
Total Loans:	72,516	Subordinated Debt:	350
Bank Premises and Fixed Assets:	5,509	Total Liabilities:	124,681
Other Real Estate:	2,672		
Other Assets:	3,850	Total Equity Capital and Reserves:	9,779
Total Assets:	134,460	Total Liabilities and Capital:	134,460
Total Trust Assets:	52,209	Number of Shares Outstanding:	1,850

Directors: James C. East, Robert C. Magee, Kent Westbrook, Mark V. Williamson, Bob East

Bank of Lockesburg
Lockesburg, AR

Main & Redbud
P.O. Box 118
County: Sevier
Population: 608

71846-0118
Telephone: 289-4071
FAX Number: 289-2330

Branches in Town: 0
Other Branches: 0
Charter Number: 746
Date: May 31, 1985

Trust Department: No

Bank Holding Company
DeWitt First Bankshares, Corporation, DeWitt, AR

Chief Executive Officer: Ray Hambrick
President: Philip H. Worthen
Vice President: Phyllis Bettell

Cash and balances Due From Banks:	502	Deposits:	16,549
Federal Funds and Repos:	646	Federal funds and Borrowings:	0
Investments:	8,863	Other Liabilities:	87
Total Loans:	8,300	Subordinated Debt:	0
Bank Premises and Fixed Assets:	140	Total Liabilities:	16,636
Other Real Estate:	0		
Other Assets:	386	Total Equity Capital and Reserves:	2,201
Total Assets:	18,837	Total Liabilities and Capital:	18,837
Total Trust Assets:	0	Number of Shares Outstanding:	2,500

Directors: Ray Hambrick, Warren Jennings, Sr., Lester McKinley, Warren Jennings, Jr.

First State Bank
Lonoke, AR

101 E. Front
P. O. Box 320
County: Lonoke
Population: 4,022

72086-0320
Telephone: 676-3106
FAX Number: 676-5046

Branches in Town: 1
Other Branches: 0
Charter Number: 670
Date: March 9, 1935

Trust Department: No

Bank Holding Company
Lonoke Bancshares, Inc., Lonoke, AR

Chm.: Wayne Bennett, Sr.
Chief Executive Officer: David R. Estes
President: Neil Bennett, Sr.

Cash and balances Due From Banks:	2,827	Deposits:	50,800
Federal Funds and Repos:	565	Federal funds and Borrowings:	0
Investments:	30,960	Other Liabilities:	419
Total Loans:	22,550	Subordinated Debt:	0
Bank Premises and Fixed Assets:	375	Total Liabilities:	51,219
Other Real Estate:	174		
Other Assets:	1,100	Total Equity Capital and Reserves:	7,332
Total Assets:	58,551	Total Liabilities and Capital:	58,551
Total Trust Assets:	0	Number of Shares Outstanding:	16,000

Directors: Wayne Bennett, Sr., Neil Bennett, Sr., Wayne Bennett, Jr., Neil Bennett, Jr., H. Austin Grimes

Farmers Bank & Trust Company

Magnolia, AR

200 East Main Street
P. O. Box 250
County: Columbia
Population: 11,151

71753-0250
Telephone: 235-7000
FAX Number: 235-7010

Branches in Town: 3
Other Branches: 0
Charter Number: 217
Date: Sep. 26, 1906

Trust Department: Yes

Bank Holding Company
Magnolia Banking Corporation, Magnolia, AR

Chm./Pres./CEO: Bob L. Burns
Sr. V.P./Lending: Steve Keith
V.P./Controller: Kevin W. Pletcher
Vice President/Cash. Earl Booth

Ex. V.P./COO: Mack L. Taylor
Sr. V.P./Trust Off.: Bruce D. Maloch
V.P./Retail: Danny Fitzpatrick

Cash and balances Due From Banks:	4,553	Deposits:	129,148
Federal Funds and Repos:	1,550	Federal funds and Borrowings:	0
Investments:	61,859	Other Liabilities:	1,440
Total Loans:	72,239	Subordinated Debt:	0
Bank Premises and Fixed Assets:	571	Total Liabilities:	130,588
Other Real Estate:	673		
Other Assets:	2,313	Total Equity Capital and Reserves:	13,170
Total Assets:	143,758	Total Liabilities and Capital:	143,758
Total Trust Assets:	26,919	Number of Shares Outstanding:	100,000

Directors: Bob L. Burns, T. H. Bradley, Jr., Paul Crumpler, W. E. Fullenwider, C. S. Kincaid III, Bob Neill, Wayne M. Newton, Ronnie Ribble, Ken Sibley, Mack L. Taylor

Bank of Malvern

Malvern, AR

327 Ash Street
P. O. Box 897
County: Hot Spring
Population: 9,256

72104-0897
Telephone: 332-6966
FAX Number: 332-2374

Branches in Town: 1
Other Branches: 0
Charter Number: 10
Date: June 24, 1889

Trust Department: Yes

Bank Holding Company
Central Arkansas Bancshares, Inc., Hot Springs, AR

Chm.: Paul L. Offutt
Ex. Vice President: Donald J. Tackett
Sr. V.P./Cash: Mary Beth Roseberry
Vice President: Rick Coke

President/CEO: Jim Ferguson
Sr. Vice President: Marsha Tanner
Vice President: Rosemary Butler
Vice President: Donald A. Walsh

Cash and balances Due From Banks:	2,680	Deposits:	82,004
Federal Funds and Repos:	0	Federal funds and Borrowings:	1,386
Investments:	37,787	Other Liabilities:	439
Total Loans:	49,851	Subordinated Debt:	0
Bank Premises and Fixed Assets:	1,013	Total Liabilities:	83,829
Other Real Estate:	1,019		
Other Assets:	1,698	Total Equity Capital and Reserves:	10,219
Total Assets:	94,048	Total Liabilities and Capital:	94,048
Total Trust Assets:	0	Number of Shares Outstanding:	12,000

Directors: Paul L. Offutt, Jim Ferguson, Dorsey D. Glover, Dale Horn, Joe C. Keith, W. R. Ward, Ross M. Whipple, Donald J. Tackett

Mercantile Bank

Mammoth Spring, AR

250 Main Street
P. O. Box 310
County: Fulton
Population: 1,097

72554-0310
Telephone: 625-3235
FAX Number: 625-7497

Branches in Town: 0
Other Branches: 0
Charter Number: 750
Date: Oct. 24, 1989

Trust Department: No

Bank Holding Company
North Arkansas Bancshares, Inc, Jonesboro, AR

President/CEO: William O. Pace

Cash and balances Due From Banks:	1,196	Deposits:	23,582
Federal Funds and Repos:	800	Federal funds and Borrowings:	0
Investments:	10,549	Other Liabilities:	237
Total Loans:	12,431	Subordinated Debt:	0
Bank Premises and Fixed Assets:	383	Total Liabilities:	23,819
Other Real Estate:	8		
Other Assets:	1,285	Total Equity Capital and Reserves:	2,833
Total Assets:	26,652	Total Liabilities and Capital:	26,652
Total Trust Assets:	0	Number of Shares Outstanding:	8,000

Directors: G. L. Lieblong, William O. Pace, William R. Hass, Wendell Ragsdale, Thomas R. Freeman

Merchants & Planters Bank

Manila, AR

319 N. Baltimore
P. O. Box 440
County: Mississippi
Population: 2,635

72442-0440
Telephone: 561-4427
FAX Number: None

Branches in Town: 0
Other Branches: 0
Charter Number: 698
Date: March 16, 1948

Trust Department: No

Bank Holding Company
None

Chm.: Peggy F. Cheadle
President: Betty F. Schrader

CEO/Ex. V.P.: Max H. Schrader
Vice President: Danny Robbins

Cash and balances Due From Banks:	787	Deposits:	12,309
Federal Funds and Repos:	975	Federal funds and Borrowings:	0
Investments:	4,077	Other Liabilities:	133
Total Loans:	8,046	Subordinated Debt:	0
Bank Premises and Fixed Assets:	72	Total Liabilities:	12,442
Other Real Estate:	0		
Other Assets:	246	Total Equity Capital and Reserves:	1,761
Total Assets:	14,203	Total Liabilities and Capital:	14,203
Total Trust Assets:	0	Number of Shares Outstanding:	10,000

Directors: Peggy F. Cheadle, Betty F. Schrader, James B. Cheadle, Hulen Faulkner, Paul W. Fleeman, Danny Robbins, L. E. Townsend, Max H. Schrader

Bank of Mansfield
Mansfield, AR

101 S. Sebasc
P. O. Box 387
County: Sebastian
Population: 1,018

72944-0387
Telephone: 928-4418
FAX Number: 928-5149

Branches in Town: 0
Other Branches: 0
Charter Number: 678
Date: Feb. 16, 1939

Trust Department: No

Bank Holding Company
Mansfield Bankstock, Inc., Mansfield, AR

Chm.: J. Michael Shaw
Vice President/Loan: Paula Coward
Vice President/Cash: Margo Jones
President/CEO: Joe Terry
Vice President/Loan: Lary Walker
V.P./ Auditor: Elizabeth Hoopengarner

Cash and balances Due From Banks:	562	Deposits:	20,922
Federal Funds and Repos:	900	Federal funds and Borrowings:	0
Investments:	10,309	Other Liabilities:	167
Total Loans:	10,343	Subordinated Debt:	0
Bank Premises and Fixed Assets:	248	Total Liabilities:	21,089
Other Real Estate:	133		
Other Assets:	417	Total Equity Capital and Reserves:	1,823
Total Assets:	22,912	Total Liabilities and Capital:	22,912
Total Trust Assets:	0	Number of Shares Outstanding:	9,600

Directors: J. Michael Shaw, Joseph A. Terry, Lary Walker, Paula Coward, S. D. Barnes, S.M. Taylor, Melba Conaway

Citizens Bank
Marion, AR

115 Block Street
P. O. Box 300
County: Crittenden
Population: 4,391

72364-0300
Telephone: 739-4421
FAX Number: 739-1305

Branches in Town: 0
Other Branches: 1
Charter Number: 677
Date: March 15, 1938

Trust Department: No

Bank Holding Company
First Citizens Bancshares Company, Marion, AR

Chm./Pres./CEO: Forrest N. Jenkins
Vice President: Charles Horton

Cash and balances Due From Banks:	1,972	Deposits:	26,516
Federal Funds and Repos:	0	Federal funds and Borrowings:	2,100
Investments:	10,221	Other Liabilities:	133
Total Loans:	17,731	Subordinated Debt:	0
Bank Premises and Fixed Assets:	1,221	Total Liabilities:	28,749
Other Real Estate:	290		
Other Assets:	414	Total Equity Capital and Reserves:	3,100
Total Assets:	31,849	Total Liabilities and Capital:	31,849
Total Trust Assets:	0	Number of Shares Outstanding:	1,500

Directors: C. H. Bond, Jr., Sanders Carter, Frank G. Fogleman, Julian Hardin, Joe Taylor, James R. Stockley, Richard Williford, Forrest N. Jenkins, Bart Turner, Allen Helms, Jr., Linda Jenkins

Marked Tree Bank

Marked Tree, AR

210 Frisco Street
P. O. Box 160
County: Poinsett
Population: 3,100

72365-0160
Telephone: 358-2600
FAX Number: 358-4210

Branches in Town: 0
Other Branches: 0
Charter Number: 651
Date: March 3, 1932

Trust Department: Yes

Bank Holding Company
Marked Tree Bancshares, Inc., Marked Tree, AR

Chm.: E. Ritter Arnold
Ex. Vice President: Phillip Marshall
Vice President/Oper. Off.: Martha Williams

President/CEO: John A. Brunner, Jr.
Vice President/Cash: Frances Whitlow
Auditor: Sherry London

Cash and balances Due From Banks:	881	Deposits:	24,001
Federal Funds and Repos:	1,400	Federal funds and Borrowings:	1,700
Investments:	19,086	Other Liabilities:	339
Total Loans:	7,125	Subordinated Debt:	0
Bank Premises and Fixed Assets:	77	Total Liabilities:	26,040
Other Real Estate:	11		
Other Assets:	369	Total Equity Capital and Reserves:	2,909
Total Assets:	28,949	Total Liabilities and Capital:	28,949
Total Trust Assets:	0	Number of Shares Outstanding:	2,500

Directors: John A. Brunner, Jr., J. Robert Brunner, Daniel B. Hatzenbuehler, E. Ritter Arnold, Frank Brunner, Jr., Louis H. Goad, Mary Ann Arnold

Searcy County Bank

Marshall, AR

N.E. Corner of the Square
P. O. Box 250
County: Searcy
Population: 1,318

72650-0250
Telephone: 448-3341
FAX Number: 448-5404

Branches in Town: 0
Other Branches: 1
Charter Number: 679
Date: Feb. 26, 1940

Trust Department: No

Bank Holding Company
North Arkansas Bancshares, Inc, Jonesboro, AR

President/CEO: Neil A. Wilkins, Sr.
Vice President/Cash: Brenda Harness

Ex. Vice President: Danny G. Horton
Vice President: Mary Jane Horton

Cash and balances Due From Banks:	2,054	Deposits:	33,278
Federal Funds and Repos:	2,500	Federal funds and Borrowings:	0
Investments:	13,626	Other Liabilities:	162
Total Loans:	17,574	Subordinated Debt:	0
Bank Premises and Fixed Assets:	266	Total Liabilities:	33,440
Other Real Estate:	0		
Other Assets:	1,872	Total Equity Capital and Reserves:	4,452
Total Assets:	37,892	Total Liabilities and Capital:	37,892
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

Directors: Virgil Blair, George E. Daniel, Bob Derickson, G. L. Lieblong, Ancil Mays, Neil A. Wilkins, Sr.

Bank of McCrory

McCrory, AR

124 Edmonds Avenue
P. O. Box 367
County: Woodruff
Population: 1,971

72101-0367
Telephone: 731-2521
FAX Number: 731-2859

Branches in Town: 0
Other Branches: 0
Charter Number: 128
Date: June 8, 1903

Trust Department: Yes

Bank Holding Company
Thompson Land Company, Inc., McCrory, AR

Chm.: John G. Thompson
Sr. Vice President: H. Ripley Thompson
Sr. V.P./Loan Off.: Donny Underwood
Vice President/Cash: Bobby Trotter
President/CEO: Jerry Dyer
Sr. Vice President: John W. Eldridge
Sr. Vice President: Margaret Collier

Cash and balances Due From Banks:	2,346	Deposits:	52,306
Federal Funds and Repos:	400	Federal funds and Borrowings:	0
Investments:	41,330	Other Liabilities:	582
Total Loans:	14,193	Subordinated Debt:	0
Bank Premises and Fixed Assets:	169	Total Liabilities:	52,888
Other Real Estate:	0		
Other Assets:	1,382	Total Equity Capital and Reserves:	6,932
Total Assets:	59,820	Total Liabilities and Capital:	59,820
Total Trust Assets:	124	Number of Shares Outstanding:	20,000

Directors: Ian Arnof, Donald Cain, Edwin B. Conner, Jr., Jerry M. Dyer, John D. Eldridge, John A. Eldridge III, Fletcher C. Lewis, G. L. Morris, Jr., H. Ripley Thompson, John G. Thompson, Vance M. Thompson III

McGehee Bank

McGehee, AR

301 N. Second Street
P. O. Box 787
County: Desha
Population: 4,997

71654-0787
Telephone: 222-3151
FAX Number: 222-6159

Branches in Town: 1
Other Branches: 3
Charter Number: 661
Date: Dec. 5, 1933

Trust Department: Yes

Bank Holding Company
Southeast Financial Bankstock Corporation, McGehee, AR

Chm.: Sam Bowman
Vice Chm: John Potter
Vice President: Phillip Privett
Cash: Stephen Wilson
President/CEO: Bill Bowman
Ex. V.P./Trust Off.: Mike Smith
Vice President: Todd Potter

Cash and balances Due From Banks:	2,582	Deposits:	65,426
Federal Funds and Repos:	4,525	Federal funds and Borrowings:	0
Investments:	34,543	Other Liabilities:	805
Total Loans:	32,540	Subordinated Debt:	0
Bank Premises and Fixed Assets:	479	Total Liabilities:	66,231
Other Real Estate:	828		
Other Assets:	1,229	Total Equity Capital and Reserves:	10,495
Total Assets:	76,726	Total Liabilities and Capital:	76,726
Total Trust Assets:	25,207	Number of Shares Outstanding:	80,000

Directors: Sam Bowman, Robert H. Adcock, Bill Bowman, Jimmy L. Buford, Bill Elliott, David S. Leech, John L. Maier, Jr., John H. Potter, Mark E. Sherland, Jr., James N. Smith, Cecil Simpson

The Bank of North Arkansas

Melbourne, AR

601 Main Street
P. O. Box 70
County: Izard
Population: 1,562

72556-0070
Telephone: 368-4205
FAX Number: 368-4641

Branches in Town: 0
Other Branches: 3
Charter Number: 42
Date: July 29, 1896

Trust Department: No

Bank Holding Company
InvestArk Bankshares, Inc., Stuttgart, AR

President/CEO: Lloyd T. Jones
Vice President/Loans: W. Mike Cone
Vice President: Judy D. Sanders
Cash: Ernestine Marlin

Cash and balances Due From Banks:	1,259	Deposits:	47,820
Federal Funds and Repos:	800	Federal funds and Borrowings:	0
Investments:	28,182	Other Liabilities:	467
Total Loans:	20,203	Subordinated Debt:	0
Bank Premises and Fixed Assets:	1,050	Total Liabilities:	48,287
Other Real Estate:	17		
Other Assets:	797	Total Equity Capital and Reserves:	4,021
Total Assets:	52,308	Total Liabilities and Capital:	52,308
Total Trust Assets:	0	Number of Shares Outstanding:	80,000

Directors: Wesley Arnold, Harry C. Erwin, Vernon J. Giss, Tommy Hillman, Cole Martin, L. T. Jones, Sr., James E. Miller, Harlin F. Hames, W. Neil Maynard

The Union Bank of Mena

Mena, AR

515 Janssen Avenue
P. O. Box 898
County: Polk
Population: 5,475

71953-0898
Telephone: 394-2211
FAX Number: 394-3809

Branches in Town: 1
Other Branches: 2
Charter Number: 667
Date: July 25, 1934

Trust Department: No

Bank Holding Company
Union Bankshares, Inc., Mena, AR

Chm.: Edward W. Stevenson
Ex. Vice President: Gary Newcomb
Vice President: Eva Capehart
President/CEO: Bill L. Wood
Vice President: Buddy Newbolt
Cash: Ruby Lunsford

Cash and balances Due From Banks:	2,679	Deposits:	79,711
Federal Funds and Repos:	3,300	Federal funds and Borrowings:	0
Investments:	35,794	Other Liabilities:	638
Total Loans:	43,716	Subordinated Debt:	0
Bank Premises and Fixed Assets:	518	Total Liabilities:	80,349
Other Real Estate:	76		
Other Assets:	1,778	Total Equity Capital and Reserves	7,512
Total Assets:	87,861	Total Liabilities and Capital:	87,861
Total Trust Assets:	0	Number of Shares Outstanding:	12,000

Directors: R. A. Carver, John Crawford, R. L. Hamilton, David Maddox, Pauline Morrow, Gary Newcomb, Ed Stevenson, Bill L. Wood

MidSouth Bank

Monette, AR

302 W. Drew
P. O. Box P
County: Craighead
Population: 1,115

72447-0610
Telephone: 486-5493
FAX Number: 486-2250

Branches in Town: 1
Other Branches: 1
Charter Number: 673
Date: Dec. 29, 1936

Trust Department: No

Bank Holding Company
None

Chm.: Carolyn Frierson
Ex. Vice President: Terry Frierson
Vice President: Bill Clark
Asst. V.P./Cash: Teresa Ashley

President/CEO: Revis G. Stewart
Sr. Vice President: Shirley Bronaugh
Vice President: Rusty Thompson
Asst. Vice President: Janet Duffel

Cash and balances Due From Banks:	1,772	Deposits:	49,042
Federal Funds and Repos:	3,550	Federal funds and Borrowings:	0
Investments:	15,861	Other Liabilities:	572
Total Loans:	29,817	Subordinated Debt:	0
Bank Premises and Fixed Assets:	855	Total Liabilities:	49,614
Other Real Estate:	137		
Other Assets:	979	Total Equity Capital and Reserves:	3,357
Total Assets:	52,971	Total Liabilities and Capital:	52,971
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

Directors: Carolyn Frierson, Revis G. Stewart, Shirley Bronaugh, George F. Delaney, Jr., Terry Frierson, B. R. Harper, Ruth P. Latta, J. E. Story, Bobby G. Wood

Commercial Bank & Trust Company

Monticello, AR

212 W. Gaines Street
P. O. Box 150
County: Drew
Population: 8,116

71655-0150
Telephone: 367-6221
FAX Number: 367-7700

Branches in Town: 3
Other Branches: 0
Charter Number: 396
Date: Nov. 29, 1912

Trust Department: Yes

Bank Holding Company
Drew Bancshares, Inc., Monticello, AR

Chm.: Virginia M. Ryburn
Ex. Vice President: George T. Harris
Vice President: Gene Gates

President/CEO: Reginald Glover
Sr. Vice President: Rusty Smith

Cash and balances Due From Banks:	2,719	Deposits:	59,624
Federal Funds and Repos:	125	Federal funds and Borrowings:	0
Investments:	21,526	Other Liabilities:	474
Total Loans:	39,831	Subordinated Debt:	0
Bank Premises and Fixed Assets:	837	Total Liabilities:	60,098
Other Real Estate:	127		
Other Assets:	1,066	Total Equity Capital and Reserves:	6,133
Total Assets:	66,231	Total Liabilities and Capital:	66,231
Total Trust Assets:	1,185	Number of Shares Outstanding:	8,000

Directors: Joe Brannen, James H. Burks, C. C. Gibson III, Reginald Glover, R. D. Jones, Jr., Bennie Ryburn, Jr., Virginia M. Ryburn, Kim Ward, Frank Wolfe

Union Bank & Trust Co.

Monticello, AR

102 W. McCloy
P. O. Box 270
County: Drew
Population: 8,116

71655-0270
Telephone: 367-3453
FAX Number: 367-5183

Branches in Town: 1
Other Branches: 1
Charter Number: 448
Date: Sep. 15, 1915

Trust Department: Yes

Bank Holding Company
First Union Financial Corp., Monticello, AR

Chm.: Zach McClendon, Jr.
Sr. V.P./Trust Off.: Beverly Hudson
Vice President: Ken Wiscaver

President/CEO: James P. Jett
Vice President/Loans: Joe Fakouri
Vice President: Clay Mitchell

Cash and balances Due From Banks:	2,664	Deposits:	76,276
Federal Funds and Repos:	7,765	Federal funds and Borrowings:	0
Investments:	33,157	Other Liabilities:	842
Total Loans:	37,497	Subordinated Debt:	0
Bank Premises and Fixed Assets:	1,422	Total Liabilities:	77,118
Other Real Estate:	261		
Other Assets:	1,388	Total Equity Capital and Reserves:	7,036
Total Assets:	84,154	Total Liabilities and Capital:	84,154
Total Trust Assets:	5,116	Number of Shares Outstanding:	80,000

Directors: William K. Ball, Brown Calhoun, Frank Carson, Jr., Dale Handly, Charles E. Jackson, James P. Jett, Zach McClendon, Jr., Wells Moffatt, John Porter Price, Richard Reinhart, David E. Wilkins, Alan G. Williams, Juan Trotter

The Bank of Montgomery County

Mount Ida, AR

George Street
P. O. Box 435
County: Montgomery
Population: 775

71957-0435
Telephone: 867-3148
FAX Number: 867-4333

Branches in Town: 0
Other Branches: 0
Charter Number: 617
Date: Nov. 26, 1930

Trust Department: No

Bank Holding Company
Montgomery County Bancshares, Inc., Little Rock, AR

Chm./Pres./CEO: Daniel C. Horton
Sr. Vice President: Marcia Summitt

Ex. Vice President: Melvin L. Simpson
Cash: Hettie Abernathy

Cash and balances Due From Banks:	1,267	Deposits:	41,305
Federal Funds and Repos:	700	Federal funds and Borrowings:	0
Investments:	20,474	Other Liabilities:	194
Total Loans:	23,675	Subordinated Debt:	0
Bank Premises and Fixed Assets:	301	Total Liabilities:	41,499
Other Real Estate:	253		
Other Assets:	1,086	Total Equity Capital and Reserves:	6,257
Total Assets:	47,756	Total Liabilities and Capital:	47,756
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

Directors: Daniel C. Horton, Melvin L. Simpson, A. L. Banta, Bill Barnes, Joe Brakefield, Jr., Harold Campbell, Robert Campbell, Bob Gore, Denver Jones, Bill Lawerence, Bobby Lybrand, Ode Maddox, G. R. Mosley, Doyle O'Neal, John Selig

Peoples Bank & Trust Company

Mountain Home, AR

Ninth & Baker Streets
P.O. Drawer B
County: Baxter
Population: 9,027

72653-0458
Telephone: 425-2166
FAX Number: None

Branches in Town: 1
Other Branches: 0
Charter Number: 147
Date: Aug. 10, 1906

Trust Department: Yes

Bank Holding Company
Baxter County Bancshares, Moutian Home, AR

Chm.: Reynie Rutledge
Trust Officer: Paul E. Johnson
President/CEO: Larry Nelson

Cash and balances Due From Banks:	5,199	Deposits:	144,611
Federal Funds and Repos:	2,800	Federal funds and Borrowings:	0
Investments:	88,229	Other Liabilities:	1,335
Total Loans:	61,297	Subordinated Debt:	0
Bank Premises and Fixed Assets:	496	Total Liabilities:	145,946
Other Real Estate:	539		
Other Assets:	2,811	Total Equity Capital and Reserves:	15,425
Total Assets:	161,371	Total Liabilities and Capital:	161,371
Total Trust Assets:	23,090	Number of Shares Outstanding:	110,000

Directors: Reynie Rutledge, Neil Nelson, James Lindsey, James Faulkner, D. Eugene Fortson, Don Jack, Jr., N. T. Rutledge, W. T. Morgan, R. E. Baker, W. M. Thompson, Guy King, Larry G. Nelson

Bank of Mountain View

Mountain View, AR

Main Street
P.O. Box 1228
County: Stone
Population: 2,439

72560-1228
Telephone: 269-3815
FAX Number: 269-2899

Branches in Town: 0
Other Branches: 0
Charter Number: 446
Date: July 21, 1915

Trust Department: No

Bank Holding Company
None

Chm.: Glen Hinkle
Vice President/CEO: Mr. Charles A. Lowe
Vice President/Sec.: Kenneth Sutton
President: James G. Hinkle
Vice President/Cash: Weldon Duncan

Cash and balances Due From Banks:	2,320	Deposits:	49,258
Federal Funds and Repos:	3,130	Federal funds and Borrowings:	0
Investments:	25,533	Other Liabilities:	500
Total Loans:	28,433	Subordinated Debt:	0
Bank Premises and Fixed Assets:	541	Total Liabilities:	49,758
Other Real Estate:	223		
Other Assets:	1,329	Total Equity Capital and Reserves:	11,751
Total Assets:	61,509	Total Liabilities and Capital:	61,509
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

Directors: Glen Hinkle, James G. Hinkle, Kenneth Sutton, Charles A. Lowe

Bank of Mulberry

Mulberry, AR

311 Main Street
P.O. Drawer A
County: Crawford
Population: 1,448

72947-0480
Telephone: 997-1154
FAX Number: 997-1161

Branches in Town: 0
Other Branches: 0
Charter Number: 81
Date: Jan. 15, 1902

Trust Department: No

Bank Holding Company
Acme Holding Company, Inc., Little Rock, AR

Chm.: Lex Golden
Vice President/Cash: Dianna Millsap
Asst. Vice President: Phyllis Douglas
President/CEO: Betty Feller
Asst. Vice President: Mary Burkhart

Cash and balances Due From Banks:	778	Deposits:	22,669
Federal Funds and Repos:	1,740	Federal funds and Borrowings:	267
Investments:	3,608	Other Liabilities:	184
Total Loans:	17,823	Subordinated Debt:	0
Bank Premises and Fixed Assets:	371	Total Liabilities:	23,120
Other Real Estate:	787		
Other Assets:	477	Total Equity Capital and Reserves:	2,464
Total Assets:	25,584	Total Liabilities and Capital:	25,584
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

Directors: W. Joe Medlock, Betty Feller, Lex Golden

Pike County Bank

Murfreesboro, AR

101 N. Washington Street
P. O. Box 279
County: Pike
Population: 1,542

71958-0297
Telephone: 285-2172
FAX Number: 285-3335

Branches in Town: 0
Other Branches: 1
Charter Number: 175
Date: Dec. 19, 1904

Trust Department: No

Bank Holding Company
Bainum Bancorp, II, Murfreesboro, AR

Chm.: Irvin C. Bainum
President/CEO: Brenda Smith

Cash and balances Due From Banks:	2,370	Deposits:	39,578
Federal Funds and Repos:	1,600	Federal funds and Borrowings:	181
Investments:	14,179	Other Liabilities:	256
Total Loans:	24,104	Subordinated Debt:	0
Bank Premises and Fixed Assets:	959	Total Liabilities:	40,015
Other Real Estate:	395		
Other Assets:	863	Total Equity Capital and Reserves:	4,455
Total Assets:	44,470	Total Liabilities and Capital:	44,470
Total Trust Assets:	0	Number of Shares Outstanding:	16,000

Directors: Cooper Kizzia, Thomas Bridgeman, Robert Evans, Brenda Smith, John Ross, Buel Hawkins, George Steel, Sr., Irvin Bainum

First State Bank of Newport

Newport, AR

Second & Hazel
P. O. Box 340
County: Jackson
Population: 7,459

72112-0340
Telephone: 523-7500
FAX Number: 523-4124

Branches in Town: 1
Other Branches: 1
Charter Number: 738
Date: July 6, 1978

Trust Department: Yes

Bank Holding Company
North Arkansas Bancshares, Inc., Jonesboro, AR

President/CEO: Robert L. Smith
Vice President/Cash: Michael Tinsley
Vice President/Loan: Bill Elliott, Jr.
Trust Officer: Laverne Crum

Cash and balances Due From Banks:	2,588	Deposits:	57,759
Federal Funds and Repos:	1,750	Federal funds and Borrowings:	50
Investments:	16,230	Other Liabilities:	387
Total Loans:	39,540	Subordinated Debt:	0
Bank Premises and Fixed Assets:	1,347	Total Liabilities:	58,196
Other Real Estate:	148		
Other Assets:	4,136	Total Equity Capital and Reserves:	7,543
Total Assets:	65,739	Total Liabilities and Capital:	65,739
Total Trust Assets:	7,851	Number of Shares Outstanding:	29,336

Directors: Morris Crandall, Stephen Graham, Shirley Haigwood, Phillip Hout, David Johnston, George Kell, G. L. Lieblong, Joe David Smith, Robert L. Smith, Robert Vanhook, Forrest Wise

Merchants & Planters Bank

Newport, AR

Second and Hazel
P. O. Box 550
County: Jackson
Population: 7,459

72112-0550
Telephone: 523-3601
FAX Number: 523-3473

Branches in Town: 1
Other Branches: 0
Charter Number: 694
Date: March 20, 1946

Trust Department: Yes

Bank Holding Company
M & P Community Bancshares, Inc., Newport, Arkansas

Chm./Pres./CEO/T.O.: Jim S. Gowen, Sr.
Vice President/Cash: Patricia H. Davis
Asst. Vice President: Ron L. Kingston
Sr. Vice President: Terry L. Dillon
Vice President: Carla P. Stiger

Cash and balances Due From Banks:	4,863	Deposits:	58,931
Federal Funds and Repos:	3,400	Federal funds and Borrowings:	0
Investments:	23,538	Other Liabilities:	397
Total Loans:	28,926	Subordinated Debt:	100
Bank Premises and Fixed Assets:	677	Total Liabilities:	59,428
Other Real Estate:	1,610		
Other Assets:	1,712	Total Equity Capital and Reserves:	5,298
Total Assets:	64,726	Total Liabilities and Capital:	64,726
Total Trust Assets:	5,361	Number of Shares Outstanding:	9,000

Directors: Jim S. Gowen, Sr., Morris L. Bowman, R. Owen Burton, John L. Conner, Sr., Thomas R. Curtner, Troy Gray, Robert Harvey, Fred M. Pickens, Jr., J. Edward Scoggins, Gerald Saracini

Bank of Little Rock

North Little Rock, AR

305 E. Broadway
P. O. Box 5821
County: Pulaski
Population: 61,741

72119-5821
Telephone: 376-3523
FAX Number: 376-1642

Branches in Town: 0
Other Branches: 1
Charter Number: 748
Date: May 4, 1989

Trust Department: Yes

Bank Holding Company
None

Chm.: A. J. Gornatti
Vice President/Cash: Elisabeth A. Estes
President/CEO: Eugene L. Maris

Cash and balances Due From Banks:	707	Deposits:	18,874
Federal Funds and Repos:	1,106	Federal funds and Borrowings:	0
Investments:	3,299	Other Liabilities:	117
Total Loans:	14,642	Subordinated Debt:	0
Bank Premises and Fixed Assets:	634	Total Liabilities:	18,991
Other Real Estate:	379		
Other Assets:	926	Total Equity Capital and Reserves:	2,702
Total Assets:	21,693	Total Liabilities and Capital:	21,693
Total Trust Assets:	0	Number of Shares Outstanding:	100,000

Directors: A. J. Gornatti, Eugene L. Maris, James M. May III, Stephen W. Plunkett, J. Harry Leggett, Jr., Steven C. Russell

The Twin City Bank

North Little Rock, AR

1 Riverfront Place
P. O. Box 5581
County: Pulaski
Population: 61,741

72114-5581
Telephone: 688-1000
FAX Number: 688-1095

Branches in Town: 8
Other Branches: 6
Charter Number: 671
Date: March 21, 1935

Trust Department: Yes

Bank Holding Company
None

Chm./Pres./CEO: T. E. Renaud
Ex. V.P./Cash: Margaret Eldridge
Sr. V.P./Fin. Off.: Ronald G. Gillert
Sr. Vice President: Ben Scroggin
Ex. Vice President: Robert F. Birch, Jr.
Sr. Vice President: Steve Blair
Ex. V.P./Trust: Kenneth D. Hammonds
Sr. Vice President: Susan Sisk

Cash and balances Due From Banks:	23,580	Deposits:	530,747
Federal Funds and Repos:	1,000	Federal funds and Borrowings:	15,723
Investments:	243,675	Other Liabilities:	7,789
Total Loans:	308,449	Subordinated Debt:	193
Bank Premises and Fixed Assets:	14,856	Total Liabilities:	554,452
Other Real Estate:	1,062		
Other Assets:	10,685	Total Equity Capital and Reserves:	48,855
Total Assets:	603,307	Total Liabilities and Capital:	603,307
Total Trust Assets:	153,324	Number of Shares Outstanding:	270,000

Directors: Joseph Bates, Martin Borchert, Frank Lyon, Jr., Henry Mariani, Mike Mehaffy, Eugene M. Pfeifer III, George Pitts, T. E. Renaud, George M. Rozzell, Jr., Father George W. Tribou, Larry C. Wallace

American State Bank
Osceola, AR

749 W. Keiser Street
County: Mississippi
Population: 8,930

72370-3505
Telephone: 563-2265
FAX Number: 655-8522

Branches in Town: 0
Other Branches: 2
Charter Number: 262
Date: Oct. 3, 1908

Trust Department: No

Bank Holding Company
None

Chm.: Steve A. Wilson
Vice President: Mary Emily Thompson
Cash: Alice Griffin

President/CEO: Charles L. Miller
Vice President/Loan: Don Bassham

Cash and balances Due From Banks:	523	Deposits:	16,558
Federal Funds and Repos:	3,273	Federal funds and Borrowings:	1,700
Investments:	9,785	Other Liabilities:	150
Total Loans:	7,449	Subordinated Debt:	0
Bank Premises and Fixed Assets:	150	Total Liabilities:	18,408
Other Real Estate:	7		
Other Assets:	424	Total Equity Capital and Reserves:	3,203
Total Assets:	21,611	Total Liabilities and Capital:	21,611
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

Directors: Steve Wilson, Harold Clemons, Sumner R. Cullom, Phillip Forrester, J. B. Hilliard, Charles L. Miller, Michael E. Wilson, Mrs. R. E. L. Wilson, R. E. L. Wilson V, Larry Wamble

The Planters Bank
Osceola, AR

1300 W. Keiser
P. O. Box 407
County: Mississippi
Population: 8,930

72370-0407
Telephone: 563-2666
FAX Number: 563-3436

Branches in Town: 2
Other Branches: 0
Charter Number: 684
Date: April 13, 1944

Trust Department: No

Bank Holding Company
None

Chm.: Sloan Rainwater, Jr.
Vice Chm.: William I. Rainwater
Vice President: Gary Little

President/CEO: Jim Hinkle
Vice President/Cash: Betty H. Rue
Asst. Vice President: Nancy Hall

Cash and balances Due From Banks:	1,376	Deposits:	35,613
Federal Funds and Repos:	1,550	Federal funds and Borrowings:	46
Investments:	15,183	Other Liabilities:	394
Total Loans:	19,867	Subordinated Debt:	0
Bank Premises and Fixed Assets:	1,558	Total Liabilities:	36,053
Other Real Estate:	182		
Other Assets:	524	Total Equity Capital and Reserves:	4,187
Total Assets:	40,240	Total Liabilities and Capital:	40,240
Total Trust Assets:	0	Number of Shares Outstanding:	20,000

Directors: Paul Billings, Steve Cox, Virginia Cox, J. A. Crosthwait, Jim Hinkle, Charles J. Lowrance IV, Dewey Neely, John Newcomb, Sloan Rainwater, Jr., William I. Rainwater, William I. Rainwater, Jr., E. H. Riley, Henry Swift, Lowell O. Winston

Bank of Ozark

Ozark, AR

Commercial at Sixth
P. O. Box 196
County: Franklin
Population: 3,330

72949-0196
Telephone: 667-2181
FAX Number: 667-5166

Branches in Town: 0
Other Branches: 1
Charter Number: 674
Date: June 9, 1937

Trust Department: Yes

Bank Holding Company
Bankstock One, Inc., Ozark, AR

Chm.: Carl G. Holt
Pres./Bank Services: Mark D. Ross
Sr. V.P./Lending: R. Darrel Russell
Vice President/T.O.: Pamela J. Minshew

President/CEO: George G. Gleason, II
Sr. V.P./Cash: Harold Beck
Vice President: A. C. Moncrief

Cash and balances Due From Banks:	3,176	Deposits:	85,103
Federal Funds and Repos:	2,500	Federal funds and Borrowings:	100
Investments:	17,195	Other Liabilities:	1,056
Total Loans:	64,497	Subordinated Debt:	0
Bank Premises and Fixed Assets:	1,642	Total Liabilities:	86,259
Other Real Estate:	4,292		
Other Assets:	1,952	Total Equity Capital and Reserves:	8,995
Total Assets:	95,254	Total Liabilities and Capital:	95,254
Total Trust Assets:	5,829	Number of Shares Outstanding:	27,399

Directors: Carl G. Holt, George G. Gleason II, Linda D. Gleason, Coy Kirkpatrick, W. D. Gober, Mark D. Ross, Kennith Smith, O. Porter Hillard, Rebecca P. Johnson, Larry M. Dicks, Gus Shaffer

Security Bank

Paragould, AR

Court & Pruett
P. O. Box 670
County: Greene
Population: 18,540

72450-0670
Telephone: 239-9571
FAX Number: 239-3410

Branches in Town: 2
Other Branches: 1
Charter Number: 640
Date: Feb. 5, 1931

Trust Department: Yes

Bank Holding Company
Mid South Bancshares, Inc., Paragould, AR

Chm.: Frank Oldham, Jr.
Ex. Vice President: Steve Gramling
Trust Officer: Sharon Johnson

President/CEO: William B. Fisher
Sr. Vice President: Sandra Kasserman

Cash and balances Due From Banks:	3,576	Deposits:	94,013
Federal Funds and Repos:	0	Federal funds and Borrowings:	4,000
Investments:	29,505	Other Liabilities:	901
Total Loans:	66,816	Subordinated Debt:	700
Bank Premises and Fixed Assets:	3,977	Total Liabilities:	99,614
Other Real Estate:	941		
Other Assets:	2,852	Total Equity Capital and Reserves:	8,053
Total Assets:	107,667	Total Liabilities and Capital:	107,667
Total Trust Assets:	4,158	Number of Shares Outstanding:	120,000

Directors: Frank Oldham, Jr., William B. Fisher, Steve Gramling, Everett Rogers, Jerry McIntosh, Ray Distretti, Marlin D. Jackson, Herb Bland, Richard Nutt, Terry Wilkins, C. Mack Shotts, Vern Ann Shotts, Donald I. Purcell, Frank Guinn

Bank of Parkdale
Parkdale, AR

Hwy. 165 & State Hwy
P. O. Box 37
County: Ashley
Population: 393

71661-0037
Telephone: 473-2217
FAX Number: 473-2492

Branches in Town: 0
Other Branches: 1
Charter Number: 141
Date: Feb. 1, 1910

Trust Department: No

Bank Holding Company
None

Chm.:Thomas R. Pugh
President: George Pugh
CEO/Ex. V.P.: Bruce Timmons
Vice President: Geraldine Zatwarsky

Cash and balances Due From Banks:	201	Deposits:	20,402
Federal Funds and Repos:	0	Federal funds and Borrowings:	365
Investments:	8,744	Other Liabilities:	149
Total Loans:	12.995	Subordinated Debt:	0
Bank Premises and Fixed Assets:	489	Total Liabilities:	20,916
Other Real Estate:	141		
Other Assets:	602	Total Equity Capital and Reserves:	2,256
Total Assets:	23,172	Total Liabilities and Capital:	23,172
Total Trust Assets:	0	Number of Shares Outstanding:	16,000

Directors: Tom Pugh, George Pugh, Carl Wells, Dewayne Haynes, Harrison Ralph, Ernest O'Neal, James N. Murphy, Frank Pugh, A. H. Pugh, Neill Sloan, Clifford Larrison, J. A. Gibson

First State Bank
Parkin, AR

25 W. Parkin Avenue
P. O. Box 526
County: Cross
Population: 1,847

72373-0526
Telephone: 755-5401
FAX Number: 755-2567

Branches in Town: 0
Other Branches: 0
Charter Number: 568
Date: June 5, 1925

Trust Department: No

Bank Holding Company
Parkin Bancorp, Inc., Parkin, AR

Chm.: William N. Griffin
Ex. Vice President/COO: Mitchell R. Higdon
Asst. Vice President: Gayle M. Cameron
Asst. Cash: Joyce S. McKnight
President/CEO: Frank Wallace
Vice President/Cash: Brenda F. Williams
Asst. Cash: Lori Roeder

Cash and balances Due From Banks:	739	Deposits:	12,688
Federal Funds and Repos:	975	Federal funds and Borrowings:	0
Investments:	3,594	Other Liabilities:	202
Total Loans:	8,605	Subordinated Debt:	0
Bank Premises and Fixed Assets:	134	Total Liabilities:	12,890
Other Real Estate:	19		
Other Assets:	228	Total Equity Capital and Reserves:	1,404
Total Assets:	14,294	Total Liabilities and Capital:	14,294
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

Directors: Fred E. Brenner, John A. Brenner, John A. Brenner Jr., Raymond S. Clift, Frankie C. Givens, Neil Griffin, William N. Griffin, Mitchell R. Higdon, Jack McNeil, William B. McSwain, Charles Ruston, Jr., Frank G. Wallace

The Perry County Bank
Perryville, AR

201 Main Street
P.O. Box 189
County: Perry
Population: 1,141

72126-0189
Telephone: 889-2318
FAX Number: 889-2966

Branches in Town: 1
Other Branches: 0
Charter Number: 690
Date: Dec. 8, 1945

Trust Department: No

Bank Holding Company
Perry County Bancshares, Inc., Perryville, AR

Chm.: Robert M. Hill
Sr. Vice President: Joe Carter
Vice President: Naomi Chamblis
President/CEO: Neal Ainley
Vice President: Marty Satterfield
Vice President: Helen Brandon

Cash and balances Due From Banks:	1,501	Deposits:	45,411
Federal Funds and Repos:	1,125	Federal funds and Borrowings:	0
Investments:	18,069	Other Liabilities:	364
Total Loans:	28,281	Subordinated Debt:	0
Bank Premises and Fixed Assets:	171	Total Liabilities:	45,775
Other Real Estate:	0		
Other Assets:	724	Total Equity Capital and Reserves:	4,096
Total Assets:	49,871	Total Liabilities and Capital:	49,871
Total Trust Assets:	0	Number of Shares Outstanding:	16,000

Directors: Rob M. Hill, Herby Branscum, Jr., Charles Roland, Sr., Neal Ainley

Piggott State Bank
Piggott, AR

212 W. Cherry
P. O. Box 307
County: Clay
Population: 3,777

72454-0307
Telephone: 598-3802
FAX Number: 598-2026

Branches in Town: 0
Other Branches: 0
Charter Number: 613
Date: March 10, 1930

Trust Department: No

Bank Holding Company
Piggott Bankstock, Inc., Piggott, AR

Chm./Pres./CEO: Paula O. Blackwell

Cash and balances Due From Banks:	2,014	Deposits:	30,126
Federal Funds and Repos:	1,300	Federal funds and Borrowings:	0
Investments:	13,738	Other Liabilities:	367
Total Loans:	14,940	Subordinated Debt:	0
Bank Premises and Fixed Assets:	468	Total Liabilities:	30,493
Other Real Estate:	10		
Other Assets:	476	Total Equity Capital and Reserves:	2,453
Total Assets:	32,946	Total Liabilities and Capital:	32,946
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

Directors: Paula O. Blackwell, Steve Bell, Jim Poole

First State Bank
Plainview, AR

Main & Broadway
P. O. Box 277
County: Yell
Population: 685

72857-0277
Telephone: 272-4221
FAX Number: 272-4154

Branches in Town: 0
Other Branches: 1
Charter Number: 663
Date: Jan. 12, 1934

Trust Department: No

Bank Holding Company
Clement Bancshares, Inc., Plainview, AR

Chm./Pres./CEO: John Clement
Vice President/Loans: James Bata
Ex. Vice President: Ralph Wilson
Vice President/Cash: Theogene Bollan

Cash and balances Due From Banks:	1,001	Deposits:	23,537
Federal Funds and Repos:	1,300	Federal funds and Borrowings:	0
Investments:	5,036	Other Liabilities:	176
Total Loans:	17,113	Subordinated Debt:	0
Bank Premises and Fixed Assets:	147	Total Liabilities:	23,713
Other Real Estate:	142		
Other Assets:	1,571	Total Equity Capital and Reserves:	2,597
Total Assets:	26,310	Total Liabilities and Capital:	26,310
Total Trust Assets:	0	Number of Shares Outstanding:	20,000

Directors: John Clement, Thelma Clement, George Tippin, Jimmy Weaver, Ralph Wilson

Bank of Pocahontas
Pocahontas, AR

101 Broadway
P. O. Box 467
County: Randolph
Population: 6,151

72455-0467
Telephone: 892-5286
FAX Number: None

Branches in Town: 1
Other Branches: 0
Charter Number: 145
Date: Oct. 31, 1903

Trust Department: No

Bank Holding Company
Pocahontas Bankstock, Inc., Pocahontas

Chm./Pres./CEO: John R. Jackson, Jr.
Vice President: Max R. Long
Vice President/Cash: W. H. Holobaugh
Asst. Cash: Mary D. Cullison

Cash and balances Due From Banks:	3,426	Deposits:	51,071
Federal Funds and Repos:	4,150	Federal funds and Borrowings:	0
Investments:	34,805	Other Liabilities:	408
Total Loans:	13,812	Subordinated Debt:	0
Bank Premises and Fixed Assets:	40	Total Liabilities:	51,479
Other Real Estate:	0		
Other Assets:	1,030	Total Equity Capital and Reserves:	5,784
Total Assets.	57,263	Total Liabilities and Capital:	57,263
Total Trust Assets:	0	Number of Shares Outstanding:	5,000

Directors: Frank Bigger, Don R. Cox, J. Phillip Futrell, John R. Jackson, Jr., Carol Belford-Lewallen, Michael L. McNabb

Planters & Stockmen Bank
Pocahontas, AR

205 Rice Street
P. O. Box 587
County: Randolph
Population: 6,151

72455-0587
Telephone: 892-5252
FAX Number: 892-8251

Branches in Town: 0
Other Branches: 0
Charter Number: 715
Date: June 12, 1962

Trust Department: No

Bank Holding Company
Walden Holding Company, Jonesboro, AR

Chm.: Frank E. Walden
Sr. Vice President: Robert T. Griffith
Vice President: Steve Hill
Asst. Cash: Oneta Thompson

President/CEO: Jeriel A. Summitt
Vice President: Bernadine Guntharp
Cashier: Bea Mathews
Asst. Cash: Kathy Hackworth

Cash and balances Due From Banks:	1,446	Deposits:	26,268
Federal Funds and Repos:	1,425	Federal funds and Borrowings:	0
Investments:	9,469	Other Liabilities:	308
Total Loans:	16,009	Subordinated Debt:	0
Bank Premises and Fixed Assets:	222	Total Liabilities:	26,576
Other Real Estate:	0		
Other Assets:	573	Total Equity Capital and Reserves:	2,568
Total Assets:	29,144	Total Liabilities and Capital:	29,144
Total Trust Assets:	0	Number of Shares Outstanding:	10,000

Directors: Jim King, Jeriel A. Summitt, Frank E. Walden, A. J. Baltz, Jr.

The Peoples Bank
Portland, AR

Main Street
P. O. Box 178
County: Ashley
Population: 560

71663-0178
Telephone: 737-2236
FAX Number: 737-2816

Branches in Town: 0
Other Branches: 0
Charter Number: 251
Date: Jan. 22, 1908

Trust Department: No

Bank Holding Company
Mainline Bankshares of Portland, Inc., Portland, AR

Chm.: Hampton Pugh
Vice President: Mary Dean Pugh

President/CEO: Tipton Pugh

Cash and balances Due From Banks:	337	Deposits:	8,816
Federal Funds and Repos:	700	Federal funds and Borrowings:	0
Investments:	7,520	Other Liabilities:	83
Total Loans:	1,317	Subordinated Debt:	0
Bank Premises and Fixed Assets:	20	Total Liabilities:	8,899
Other Real Estate:	0		
Other Assets:	149	Total Equity Capital and Reserves:	1,144
Total Assets:	10,043	Total Liabilities and Capital:	10,043
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

Directors: Mary Dean Pugh, Hampton Pugh, Tipton Pugh, Jack Edwards

Portland Bank

Portland, AR

Main Street
P. O. Box 68
County: Ashley
Population: 560

71663-0068
Telephone: 737-2226
FAX Number: 737-4263

Branches in Town: 0
Other Branches: 0
Charter Number: 57
Date: April 23, 1900

Trust Department: No

Bank Holding Company
Portland Bankshares, Inc., Portland, AR

Chm.: Robert D. Pugh
President/CEO: Jerry D. Sadler

Cash and balances Due From Banks:	427	Deposits:	13,561
Federal Funds and Repos:	405	Federal funds and Borrowings:	500
Investments:	7,276	Other Liabilities:	138
Total Loans:	7,442	Subordinated Debt:	0
Bank Premises and Fixed Assets:	154	Total Liabilities:	14,199
Other Real Estate:	5		
Other Assets:	289	Total Equity Capital and Reserves:	1,799
Total Assets:	15,998	Total Liabilities and Capital:	15,998
Total Trust Assets:	0	Number of Shares Outstanding:	20,000

Directors: Robert D. Pugh, Jerry Sadler, Mack Borgognoni, Benton Newcome, Joel Newcome, C. E. Bridewell, William Oldham, Eddie Scherm, Don Pylate, Charles F. LaGrone, R. H. Tuggle

The Farmers & Merchants Bank

Prairie Grove, AR

102 E. Buchanan
P. O. Box 207
County: Washington
Population: 1,761

72753-0207
Telephone: 846-2115
FAX Number: 846-3942

Branches in Town: 0
Other Branches: 1
Charter Number: 166
Date: Aug. 29, 1904

Trust Department: No

Bank Holding Company
None

Chm.: D. E. Rieff
Ex. Vice President: Wilford H. Thompson
Vice President: Rick Burden
President/CEO: James C. Rieff
Vice President/Cash: Ted Doke

Cash and balances Due From Banks:	3,345	Deposits:	54,771
Federal Funds and Repos:	1,565	Federal funds and Borrowings:	0
Investments:	36,332	Other Liabilities:	328
Total Loans:	20,966	Subordinated Debt:	0
Bank Premises and Fixed Assets:	324	Total Liabilities:	55,099
Other Real Estate:	44		
Other Assets:	1,203	Total Equity Capital and Reserves:	8,680
Total Assets:	63,779	Total Liabilities and Capital:	63,779
Total Trust Assets:	0	Number of Shares Outstanding:	12,000

Directors: D. E. Rieff, James C. Rieff, Argil Bartholomew, Billy Joe Bartholomew, Barry H. Parks, Wilford H. Thompson, J. L. Herrin

Bank of Prescott
Prescott, AR

E. Second at Main
Drawer 490
County: Nevada
Population: 3,673

71857-0490
Telephone: 887-2688
FAX Number: 887-6822

Branches in Town: 1
Other Branches: 0
Charter Number: 162
Date: Aug. 10, 1904

Trust Department: Yes

Bank Holding Company
First State Holding Company of Prescott, Prescott, AR

Chm./CEO: John Warren Brannan, Sr.
Sr. Vice President: James A. Pullen
Vice President: James Franks
Asst. Vice President: Gay Clark
President: John Warren Brannan, Jr.
Vice President: B. A. DeLamar
Vice President: Jean K. Bolton-Jones
Asst. Vice President: Pearl Taylor

Cash and balances Due From Banks:	2,605	Deposits:	47,326
Federal Funds and Repos:	1,025	Federal funds and Borrowings:	0
Investments:	30,934	Other Liabilities:	720
Total Loans:	16,031	Subordinated Debt:	0
Bank Premises and Fixed Assets:	273	Total Liabilities:	48,046
Other Real Estate:	85		
Other Assets:	1,153	Total Equity Capital and Reserves:	4,060
Total Assets:	52,106	Total Liabilities and Capital:	52,106
Total Trust Assets:	0	Number of Shares Outstanding:	24,000

Directors: John Warren Brannan, Sr., John Warren Brannan, Jr., Duncan Culpepper, Carl Dalrymple, Jr., B. A. Delamar, James E. Franks, Robert L. Godwin, Gerald Hendrix, Jean K. Jones, R. K. McCasland, Abb Morman, R. W. Murry, James A. Pullen, Milburn Tippit, John Vansickle

The Bank of Rector
Rector, AR

400 Main Street
P. O. Box 7
County: Clay
Population: 2,268

72461-0007
Telephone: 595-3591
FAX Number: 595-2550

Branches in Town: 0
Other Branches: 0
Charter Number: 616
Date: Nov. 15, 1930

Trust Department: No

Bank Holding Company
North Arkansas Bancshares, Inc., Jonesboro, AR

Chm.: G. L. Lieblong
Sr. V.P./Oper. Off.: Sherry Dills
President: Ronald Benson

Cash and balances Due From Banks:	1,021	Deposits:	25,765
Federal Funds and Repos:	750	Federal funds and Borrowings:	1,000
Investments:	10,609	Other Liabilities:	239
Total Loans:	16,259	Subordinated Debt:	0
Bank Premises and Fixed Assets:	178	Total Liabilities:	27,004
Other Real Estate:	0		
Other Assets:	1,273	Total Equity Capital and Reserves:	3,086
Total Assets:	30,090	Total Liabilities and Capital:	30,090
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

Directors: G. L. Leiblong, Ronald Benson, Danny Holified, Danny Ford, Joe Calvin

Farmers & Merchants Bank

Reyno, AR

108 W. Main
P. O. Box 108
County: Randolph
Population: 467

72462-0108
Telephone: 769-2240
FAX Number: 769-2300

Branches in Town: 0
Other Branches: 2
Charter Number: 360
Date: Dec. 8, 1911

Trust Department: Yes

Bank Holding Company
Far-Mer Bankshares, Inc., Reyno, AR

Chm.: Frank Oldham, Jr.
Sr. Vice President: Dora Graham
Pres./CEO/T.O.: David Dudley
Vice President: Phyllis Burrow

Cash and balances Due From Banks:	893	Deposits:	13,079
Federal Funds and Repos:	375	Federal funds and Borrowings:	0
Investments:	5,089	Other Liabilities:	158
Total Loans:	6,787	Subordinated Debt:	0
Bank Premises and Fixed Assets:	663	Total Liabilities:	13,237
Other Real Estate:	121		
Other Assets:	204	Total Equity Capital and Reserves:	895
Total Assets:	14,132	Total Liabilities and Capital:	14,132
Total Trust Assets:	1,869	Number of Shares Outstanding:	29,534

Directors: Frank Oldham, Jr., David W. Dudley, Adfred Kerley, Frank Ellis, Timothy Scott, Jake Rapert, Conrad Luter, G. B. Hambrick

The Bank of Rison

Rison, AR

200 Main Street
P. O. Box 345
County: Cleveland
Population: 1,258

71665-0345
Telephone: 325-6251
FAX Number: 325-7661

Branches in Town: 0
Other Branches: 0
Charter Number: 650
Date: March 7, 1932

Trust Department: No

Bank Holding Company
None

Chm.: James L. Moore
Vice President: John W. Elrod
President/CEO: James R. Hopson
Vice President: Ray B. Martin

Cash and balances Due From Banks	1,102	Deposits:	12,309
Federal Funds and Repos:	425	Federal funds and Borrowings:	0
Investments:	8,383	Other Liabilities:	69
Total Loans:	4,290	Subordinated Debt:	0
Bank Premises and Fixed Assets:	43	Total Liabilities:	12,378
Other Real Estate:	3		
Other Assets:	709	Total Equity Capital and Reserves:	2,577
Total Assets:	14,955	Total Liabilities and Capital:	14,955
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

Directors: James L. Moore, James R. Hopson, John W. Elrod, Ray B. Martin, Lee Moore

Farmers & Merchants Bank

Rogers, AR

4th & Chestnut
P. O. Box 250
County: Benton
Population: 24,692

72757-0250
Telephone: 636-4233
FAX Number: 631-6567

Branches in Town: 2
Other Branches: 0
Charter Number: 712
Date: March 13, 1956

Trust Department: Yes

Bank Holding Company
Lynxx Banking Corporation, Rogers, AR

Chm.: John R. Bland
Vice President: Marla England
Loan Officer: Greg Green

Ex. V. P.: Charles H. Sandy Brannan
Asst. Vice President: Sammie Evans

Cash and balances Due From Banks:	2,052	Deposits:	80,899
Federal Funds and Repos:	350	Federal funds and Borrowings:	49
Investments:	30,300	Other Liabilities:	653
Total Loans:	56,007	Subordinated Debt:	0
Bank Premises and Fixed Assets:	660	Total Liabilities:	81,601
Other Real Estate:	995		
Other Assets:	1,805	Total Equity Capital and Reserves:	10,568
Total Assets:	92,169	Total Liabilities and Capital:	92,169
Total Trust Assets:	5,955	Number of Shares Outstanding:	135,623

Directors: John R. Bland, Lemuel H. Tull, Evelyn S. Rife, James L. Pickens, Robert S. Maloney III, Don L. Shores, John D. Clower, Clayton J. Eversole

First Bank of Arkansas

Russellville, AR

800 North Arkansas Avenue
P.O. Box 3010
County: Pope
Population: 21,260

72801-0997
Telephone: 967-8000
FAX Number: 967-4679

Branches in Town: 2
Other Branches: 3
Charter Number: 192
Date: Sep. 29, 1905

Trust Department: No

Bank Holding Company
Dover Bancshares, Inc., Russellville, AR

Chm./CEO: Ward J. Ramsay
Sr. Vice President: Harold Hayes

President: Roy Reaves
Cash: Eunice Lamar

Cash and balances Due From Banks:	2,497	Deposits:	63,889
Federal Funds and Repos:	750	Federal funds and Borrowings:	0
Investments:	19,214	Other Liabilities:	671
Total Loans:	44,756	Subordinated Debt:	0
Bank Premises and Fixed Assets:	1,860	Total Liabilities:	64,560
Other Real Estate:	269		
Other Assets:	1,221	Total Equity Capital and Reserves:	6,007
Total Assets:	70,567	Total Liabilities and Capital:	70,567
Total Trust Assets:	0	Number of Shares Outstanding:	10,000

Directors: Ward J. Ramsay, Roy Reaves, James K. Young, Verlin Taylor, Truett Leavell

Bank of Salem

Salem, AR

202 Church Street
P. O. Box 338
County: Fulton
Population: 1,474

72576-0338
Telephone: 895-2591
FAX Number: 895-3825

Branches in Town: 0
Other Branches: 1
Charter Number: 266
Date: Dec. 9, 1908

Trust Department: No

Bank Holding Company
Smith Associated Banking Corp., Little Rock, AR

Chm.: Richard T. Smith
President/CEO: Frank B. Burge

Cash and balances Due From Banks:	1,412	Deposits:	48,494
Federal Funds and Repos:	1,400	Federal funds and Borrowings:	986
Investments:	15,620	Other Liabilities:	371
Total Loans:	32,558	Subordinated Debt:	0
Bank Premises and Fixed Assets:	777	Total Liabilities:	49,851
Other Real Estate:	994		
Other Assets:	1,325	Total Equity Capital and Reserves:	4,235
Total Assets:	54,086	Total Liabilities and Capital:	54,086
Total Trust Assets:	0	Number of Shares Outstanding:	20,000

Directors: Richard T. Smith, Frank B. Burge, L. R. "Jack" Cochran, C. Dwayne Plumlee, Marvin Newton

Logan County Bank

Scranton, AR

600 Main Street
P. O. Box 85
County: Logan
Population: 218

72863-0085
Telephone: 938-2511
FAX Number: 938-7084

Branches in Town: 0
Other Branches: 1
Charter Number: 578
Date: April 7, 1926

Trust Department: No

Bank Holding Company
None

Chm./Pres./CEO: Joe Fritsche
Vice President: Gary Fritsche
Vice President: Jerry Davis
Cashier: Don Fritsche

Cash and balances Due From Banks:	759	Deposits:	26,086
Federal Funds and Repos:	0	Federal funds and Borrowings:	280
Investments:	17,423	Other Liabilities:	195
Total Loans:	11,358	Subordinated Debt:	0
Bank Premises and Fixed Assets:	180	Total Liabilities:	26,561
Other Real Estate:	89		
Other Assets:	494	Total Equity Capital and Reserves:	3,742
Total Assets:	30,303	Total Liabilities and Capital:	30,303
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

Directors: Margaret Ahne, Mildred Fritsche, Joe Fritsche, Regina M. Layes

First Security Bank

Searcy, AR

314 N. Spring
P. O. Box 1009
County: White
Population: 15,180

72143-1009
Telephone: 268-9871
FAX Number: 268-9871

Branches in Town: 2
Other Branches: 4
Charter Number: 649
Date: Feb. 6, 1932

Trust Department: Yes

Bank Holding Company
First Security Bancorp, Searcy, AR

Chm./Pres./CEO: Reynie Rutledge

Trust Officer: Michael C. Hutsell

Cash and balances Due From Banks:	6,266	Deposits:	146,998
Federal Funds and Repos:	4,000	Federal funds and Borrowings:	491
Investments:	63,037	Other Liabilities:	1,422
Total Loans:	86,233	Subordinated Debt:	0
Bank Premises and Fixed Assets:	2,123	Total Liabilities:	148,911
Other Real Estate:	186		
Other Assets:	2,460	Total Equity Capital and Reserves:	15,394
Total Assets:	164,305	Total Liabilities and Capital:	164,305
Total Trust Assets:	18,133	Number of Shares Outstanding:	24,000

Directors: Reynie Rutledge, N. T. Rutledge, Alvin Van Hook, John McKnight, Wayne Ridout, Clifton Ganus, Bill Roussel, Jim Tarkington, E. D. Yancey, Albert Yarnell, Larry Crain, Porter Rodgers, Jr.

Grant County Bank

Sheridan, AR

101 N. Oak
P. O. Box 67
County: Grant
Population: 3,098

72150-0067
Telephone: 942-3145
FAX Number: 942-5900

Branches in Town: 2
Other Branches: 0
Charter Number: 136
Date: July 29, 1903

Trust Department: Yes

Bank Holding Company
GCB Bancshares, Inc., Sheridan, AR

Chairman: D. E. McCoy, Sr.
Ex. Vice President/Cash: John D. Manatt

Pres./CEO/Trust Off.: D. E. McCoy, Jr.

Cash and balances Due From Banks:	1,785	Deposits:	39,166
Federal Funds and Repos:	1,700	Federal funds and Borrowings:	0
Investments:	22,053	Other Liabilities:	242
Total Loans:	17,483	Subordinated Debt:	0
Bank Premises and Fixed Assets:	551	Total Liabilities:	39,408
Other Real Estate:	24		
Other Assets:	740	Total Equity Capital and Reserves:	4,928
Total Assets:	44,336	Total Liabilities and Capital:	44,336
Total Trust Assets:	1,717	Number of Shares Outstanding:	45,000

Directors: W. W. Allen, Byron D. Brown, Jr., James W. Lancaster, John D. Manatt, D. E. McCoy, Jr., D. E. McCoy, Sr., W. Lee Tucker

Arkansas State Bank

Siloam Springs, AR

318 E. Main Street
P. O. Box 400
County: Benton
Population: 8,151

72761-0400
Telephone: 524-8101
FAX Number: 524-3307

Branches in Town: 1
Other Branches: 0
Charter Number: 713
Date: Jan. 12, 1960

Trust Department: Yes

Bank Holding Company
None

President/CEO: Ross Stout
Vice President: Tommy Free
Vice President: Reta I. Foster
Vice President: Norene Barnes

Ex. Vice President: Arthur Morris
Vice President/Cash: Beverly Lescard
Vice President: Dorothy Harmon
Trust Officer: Don DeFreece

Cash and balances Due From Banks:	2,990	Deposits:	97,451
Federal Funds and Repos:	5,800	Federal funds and Borrowings:	0
Investments:	64,763	Other Liabilities:	1,246
Total Loans:	33,088	Subordinated Debt:	0
Bank Premises and Fixed Assets:	732	Total Liabilities:	98,697
Other Real Estate:	35		
Other Assets:	1,603	Total Equity Capital and Reserves:	10,314
Total Assets:	109,011	Total Liabilities and Capital:	109,011
Total Trust Assets:	6,186	Number of Shares Outstanding:	72,000

Directors: Delbert Allen, Jr., Roderick L. Allen, H. E. Harrison, Jr., Charles C. Jones, Mark Simmons, Ross Stout, Arthur Morris

Smackover State Bank

Smackover, AR

708 N. Broadway
P. O. Drawer 107
County: Union
Population: 2,232

71762-0107
Telephone: 725-3051
FAX Number: 725-3049

Branches in Town: 0
Other Branches: 1
Charter Number: 600
Date: April 18, 1928

Trust Department: Yes

Bank Holding Company
Smackover Bancshares, Inc., Smackover, AR

Chm./CEO: Max O. Taylor
Sr. V.P./Cash: Paulette Bussell

President: Bob Willett
Vice President/Trust Off.: Jim Yeager

Cash and balances Due From Banks:	1,359	Deposits:	50,121
Federal Funds and Repos:	0	Federal funds and Borrowings:	2,188
Investments:	27,536	Other Liabilities:	608
Total Loans:	29,740	Subordinated Debt:	0
Bank Premises and Fixed Assets:	290	Total Liabilities:	52,917
Other Real Estate:	588		
Other Assets:	1,036	Total Equity Capital and Reserves:	7,632
Total Assets:	60,549	Total Liabilities and Capital:	60,549
Total Trust Assets:	228	Number of Shares Outstanding:	100,000

Directors: Max O. Taylor, James M. Tennyson, John D. Trimble V, Richard H. Vickers, Bob Willett

Merchants & Planters Bank

Sparkman, AR

Commerce & Main Streets
P. O. Box 127
County: Dallas
Population: 553

71763-0127
Telephone: 678-2251
FAX Number: 678-2401

Branches in Town: 0
Other Branches: 0
Charter Number: 457
Date: Sep. 19, 1916

Trust Department: No

Bank Holding Company
None

Chm.: Joseph B. Ford
Cashier: Doris Mann
Asst. Cash: Kathryn Daniel

President/CEO: Tyrol Q. Carson
Asst. Cash: Patricia Shaddock

Cash and balances Due From Banks:	529	Deposits:	7,189
Federal Funds and Repos:	165	Federal funds and Borrowings:	0
Investments:	3,407	Other Liabilities:	52
Total Loans:	3,522	Subordinated Debt:	0
Bank Premises and Fixed Assets:	110	Total Liabilities:	7,241
Other Real Estate:	92		
Other Assets:	110	Total Equity Capital and Reserves:	694
Total Assets:	7,935	Total Liabilities and Capital:	7,935
Total Trust Assets:	0	Number of Shares Outstanding:	3,000

Directors: Joseph B. Ford, Tyrol Q. Carson, Ray White, G. W. DeLaughter, Louis M. Jacks, Charles T. Gaston

Springdale Bank and Trust

Springdale, AR

415 W. Emma
P. O. Box 5000
County: Washington
Population: 29,941

72765-5000
Telephone: 756-7000
FAX Number: 756-7077

Branches in Town: 0
Other Branches: 0
Charter Number: 339
Date: May 6, 1911

Trust Department: Yes

Bank Holding Company
Arvest Bank Group, Inc., Bentonville, AR

Chm.: Richard P. Calhoun
Sr. Vice President: H. Dennis Smiley
Vice President: Scott K. Blackwell

President/CEO: Buddy D. Philpot
Vice President/Cash: B. Gail Jefferson
Invest Officer: Pamela Lamoureux

Cash and balances Due From Banks:	1,685	Deposits:	40,192
Federal Funds and Repos:	0	Federal funds and Borrowings:	4,118
Investments:	10,145	Other Liabilities:	357
Total Loans:	35,996	Subordinated Debt:	0
Bank Premises and Fixed Assets:	935	Total Liabilities:	44,667
Other Real Estate:	0		
Other Assets:	625	Total Equity Capital and Reserves:	4,719
Total Assets:	49,386	Total Liabilities and Capital:	49,386
Total Trust Assets:	0	Number of Shares Outstanding:	5,500

Directors: James Baker, Wayne Britt, Buddy Philpot, Willard Walker, Sam Fiser, Richard Calhoun

Bodcaw Bank

Stamps, AR

401 Thomas Street
P. O. Box 8
County: Lafayette
Population: 2,478

71860-0008
Telephone: 533-4486
FAX Number: None

Branches in Town: 0
Other Branches: 0
Charter Number: 106
Date: Dec. 8, 1902

Trust Department: No

Bank Holding Company
None

Chm.: B. Stan Cook

President/CEO: James R. Nipper

Cash and balances Due From Banks:	1,960	Deposits:	39,859
Federal Funds and Repos:	0	Federal funds and Borrowings:	0
Investments:	33,145	Other Liabilities:	391
Total Loans:	8,896	Subordinated Debt:	0
Bank Premises and Fixed Assets:	151	Total Liabilities:	40,250
Other Real Estate:	0		
Other Assets:	841	Total Equity Capital and Reserves:	4,743
Total Assets:	44,993	Total Liabilities and Capital:	44,993
Total Trust Assets:	0	Number of Shares Outstanding:	10,000

Directors: B. Stan Cook, Roy Z. Kimbell, James Nipper, J. Paul Nipper, Cynthia Cook Sandefur, A. O. Smith, J. Woodrow Smith

Bank of Star City

Star City, AR

200 Jefferson
Drawer 69
County: Lincoln
Population: 2,138

71667-0069
Telephone: 628-4286
FAX Number: 628-5274

Branches in Town: 0
Other Branches: 1
Charter Number: 567
Date: April 27, 1925

Trust Department: No

Bank Holding Company
Star City Bancshares, Inc., Star City, AR

Chm./CEO: Bennie F. Ryburn, Jr.

President: M. Don Smith

Cash and balances Due From Banks:	1,581	Deposits:	34,056
Federal Funds and Repos:	1,870	Federal funds and Borrowings:	0
Investments:	14,084	Other Liabilities:	295
Total Loans:	19,136	Subordinated Debt:	0
Bank Premises and Fixed Assets:	373	Total Liabilities:	34,351
Other Real Estate:	40		
Other Assets:	383	Total Equity Capital and Reserves:	3,116
Total Assets:	37,467	Total Liabilities and Capital:	37,467
Total Trust Assets:	0	Number of Shares Outstanding:	15,000

Directors: Bennie F. Ryburn, Jr., M. Don Smith, William Frizzell, Fred Thornton, Pat Riley, Jr., Lucille Ollar, Weldon Wynn, Keith D. Griffin

Stephens Security Bank

Stephens, AR

110 Ruby Street
P.O. Box 7
County: Ouachita
Population: 1,137

71764-0007
Telephone: 786-5416
FAX Number: 786-5419

Branches in Town: 0
Other Branches: 0
Charter Number: 692
Date: Feb. 8, 1946

Trust Department: No

Bank Holding Company
Smith Associated Banking Corp., Little Rock, AR

Chm.: Richard T. Smith
Ex. Vice President/COO: Carol Reaves
Vice President: Linda Thomas
President/CEO: Guy R. Smith
Ex. Vice President: Troy Foreman

Cash and balances Due From Banks:	649	Deposits:	20,522
Federal Funds and Repos:	2,600	Federal funds and Borrowings:	0
Investments:	6,539	Other Liabilities:	196
Total Loans:	11,944	Subordinated Debt:	0
Bank Premises and Fixed Assets:	80	Total Liabilities:	20,718
Other Real Estate:	460		
Other Assets:	531	Total Equity Capital and Reserves:	2,085
Total Assets:	22,803	Total Liabilities and Capital:	22,803
Total Trust Assets:	0	Number of Shares Outstanding:	11,000

Directors: Richard T. Smith, Guy R. Smith, Jay C. Wilson, Colon Watson, Carol Reaves, M.R. Smart, Duncan Grayson

Citizens Bank

Strong, AR

212 W. Coleman
P.O. Box 724
County: Union
Population: 624

71765-0724
Telephone: 797-7361
FAX Number: None

Branches in Town: 0
Other Branches: 0
Charter Number: 634
Date: Jan. 19, 1931

Trust Department: No

Bank Holding Company
Exchange Bancshares, Inc., El Dorado, AR

Chm.: Robert P. Taylor
President/CEO: Jeanell Cogburn

Cash and balances Due From Banks:	479	Deposits:	10,203
Federal Funds and Repos:	400	Federal funds and Borrowings:	200
Investments:	7,056	Other Liabilities:	110
Total Loans:	3,884	Subordinated Debt:	0
Bank Premises and Fixed Assets:	327	Total Liabilities:	10,513
Other Real Estate:	0		
Other Assets:	576	Total Equity Capital and Reserves:	2,209
Total Assets:	12,722	Total Liabilities and Capital:	12,722
Total Trust Assets:	0	Number of Shares Outstanding:	8,000

Directors: Jeanell Cogburn, Bobby R. Dugal, Noland H. Hagood, Phillip G. Herring, D. R. James, Jr., H. Glenn Rambin, Robert P. Taylor

The Farmers and Merchants Bank
Stuttgart, AR

Seventh & Main Streets
P. O. Box 947
County: Arkansas
Population: 10,420

72160-0947
Telephone: 673-6911
FAX Number: 673-6918

Branches in Town: 3
Other Branches: 0
Charter Number: 687
Date: Dec. 29, 1944

Trust Department: Yes

Bank Holding Company
The Farmers and Merchants Bankshares, Inc., Stuttgart, AR

Chm.: Roy O. McCollum III
President/CEO: Don Pattillo

Cash and balances Due From Banks:	3,084	Deposits:	93,091
Federal Funds and Repos:	1,940	Federal funds and Borrowings:	593
Investments:	30,423	Other Liabilities:	950
Total Loans:	66,100	Subordinated Debt:	0
Bank Premises and Fixed Assets:	2,306	Total Liabilities:	94,634
Other Real Estate:	159		
Other Assets:	2,141	Total Equity Capital and Reserves:	11,519
Total Assets:	106,153	Total Liabilities and Capital:	106,153
Total Trust Assets:	22,241	Number of Shares Outstanding:	100,000

Directors: Don Pattillo, Roy O. McCollum III, Bill Simpson, James Pond, Carl Gunter, Mickey Pierce, Nicky Hargrove, Ray Vester, Robert Seidenstricker

Bank of Trumann
Trumann, AR

Hwy 63
P. O. Box 48
County: Poinsett
Population: 6,304

72472-0048
Telephone: 483-6333
FAX Number: 483-7512

Branches in Town: 0
Other Branches: 0
Charter Number: 354
Date: Oct. 2, 1911

Trust Department: No

Bank Holding Company
None

Chm./Pres./CEO: Clyde Robertson, Jr.
Vice President: Carroll D. Anderson
Asst. Vice President: Shirley Benson
Sr. Vice President: Wilburn J. Cole
Vice President: Rick Gillette
Cashier: Cheryl McMasters

Cash and balances Due From Banks:	1,426	Deposits:	43,783
Federal Funds and Repos:	2,140	Federal funds and Borrowings:	532
Investments:	26,997	Other Liabilities:	371
Total Loans:	19,401	Subordinated Debt:	0
Bank Premises and Fixed Assets:	503	Total Liabilities:	44,686
Other Real Estate:	0		
Other Assets:	829	Total Equity Capital and Reserves:	6,610
Total Assets:	51,296	Total Liabilities and Capital:	51,296
Total Trust Assets:	0	Number of Shares Outstanding:	60,000

Directors: Clyde Robertson, Jr., Natalie T. Stuckey, Terry M. Clogston, Wilburn J. Cole, Frank Lady, Virginia P. Turner, Carroll D. Anderson, Eugene Pounds

First State Bank of Arkansas

Trumann, AR

825 Hwy. 63
P. O. Box 431
County: Poinsett
Population: 6,304

71472-0431
Telephone: 483-6433
FAX Number: 483-7030

Branches in Town: 1
Other Branches: 0
Charter Number: 754
Date: Jan. 15, 1991

Trust Department: No

Bank Holding Company
Southwest Bancshares, Inc., Trumann, AR

Chm.: Wallace W. Fowler
Ex. Vice President: Ed Cherry
Ex. Vice President: Harry M. Hill
Vice President: Suzanne Sloan

President/CEO: James M. Yarbrough
Ex. Vice President: Mark P. Fowler
Sr. V.P./Cash: Georgia Bailey
Vice President: J. D. Harlan

Cash and balances Due From Banks:	1,263	Deposits:	26,088
Federal Funds and Repos:	1,400	Federal funds and Borrowings:	0
Investments:	5,256	Other Liabilities:	268
Total Loans:	19,332	Subordinated Debt:	0
Bank Premises and Fixed Assets:	874	Total Liabilities:	26,356
Other Real Estate:	3		
Other Assets:	970	Total Equity Capital and Reserves:	2,742
Total Assets:	29,098	Total Liabilities and Capital:	29,098
Total Trust Assets:	0	Number of Shares Outstanding:	10,000

Directors: Wallace W. Fowler, Jama Fowler, Mark Fowler, Phil Jones, Lloyd McCracken, Jr., Ben Hyneman, Hal Hyneman, James M. Yarbrough, Burness Holt, J. D. Harlan, Mark Brown, Harry Hill, David Thompson

Bank of Tuckerman

Tuckerman, AR

Main Street
P.O. Box 700
County: Jackson
Population: 2,020

72473-0700
Telephone: 349-5155
FAX Number: 349-5170

Branches in Town: 0
Other Branches: 3
Charter Number: 164
Date: Nov. 8, 1902

Trust Department: No

Bank Holding Company
Rainbow Investment Company, Inc., Tuckerman, AR

Chm.: Lindley V. Smith, Jr.
Vice President: Al M. Morris, Jr.
Cash: Ann Watson

President/CEO: Lindley V. Smith
Vice President: W. A. Sandlin II

Cash and balances Due From Banks:	865	Deposits:	27,103
Federal Funds and Repos:	2,775	Federal funds and Borrowings:	0
Investments:	10,931	Other Liabilities:	486
Total Loans:	15,444	Subordinated Debt:	0
Bank Premises and Fixed Assets:	372	Total Liabilities:	27,589
Other Real Estate:	277		
Other Assets:	543	Total Equity Capital and Reserves:	3,618
Total Assets:	31,207	Total Liabilities and Capital:	31,207
Total Trust Assets:	0	Number of Shares Outstanding:	4,000

Directors: Lindley V. Smith, Jr., Bob Penix, Scotty Armstrong

First Delta Bank
Tyronza, AR

Main and Oak Streets
P. O. Box 395
County: Poinsett
Population: 858

72386-0395
Telephone: 487-2161
FAX Number: 487-2069

Branches in Town: 0
Other Branches: 1
Charter Number: 704
Date: Oct. 31, 1951

Trust Department: No

Bank Holding Company
Tyronza Bancshares, Inc., Tyronza, AR

Chm./Pres./CEO: Charles F. Luter
Vice President: Roger Stolks
Vice President/Cash: Maxine Ursery

Cash and balances Due From Banks:	1,565	Deposits:	21,001
Federal Funds and Repos:	500	Federal funds and Borrowings:	500
Investments:	8,204	Other Liabilities:	350
Total Loans:	14,412	Subordinated Debt:	0
Bank Premises and Fixed Assets:	430	Total Liabilities:	21,851
Other Real Estate:	32		
Other Assets:	312	Total Equity Capital and Reserves:	3,604
Total Assets:	25,455	Total Liabilities and Capital:	25,455
Total Trust Assets:	0	Number of Shares Outstanding:	2,000

Directors: Albert A. Banks, George E. Beley, Charles F. Luter, H. F. Norcross, Jr., Eugene Vaughn, Lewis Wood

Citizens Bank & Trust Company
Van Buren, AR

3110 Alma Hwy
P.O. Box 469
County: Crawford
Population: 14,979

72956-0469
Telephone: 474-1201
FAX Number: 474-4630

Branches in Town: 2
Other Branches: 2
Charter Number: 328
Date: Dec. 20, 1910

Trust Department: Yes

Bank Holding Company
Vista Bancorporation, Van Buren, AR

Chm./CEO: James G. Williamson, Jr.
Ex. Vice President: Marion H. Riggs
Trust Officer: Ewell B. Lee
President: William W. Thomas
Sr. Vice President: Luther F. Gordy III

Cash and balances Due From Banks:	3,299	Deposits:	115,537
Federal Funds and Repos:	600	Federal funds and Borrowings:	3,082
Investments:	61,905	Other Liabilities:	921
Total Loans:	58,783	Subordinated Debt:	0
Bank Premises and Fixed Assets:	1,241	Total Liabilities:	119,540
Other Real Estate:	562		
Other Assets:	2,283	Total Equity Capital and Reserves:	9,133
Total Assets:	128,673	Total Liabilities and Capital:	128,673
Total Trust Assets:	904	Number of Shares Outstanding:	16,000

Directors: Jimmy G. Bell, Warren D. Blaylock, Jimmy D. Gooch, Morril Harriman, Marion H. Riggs, Paul Shirley, William W. Thomas, James G. Williamson, Jr.

The Peoples Bank

Waldo, AR

101 Main Street
P. O. Box 426
County: Columbia
Population: 1,495

71770-0426
Telephone: 693-5551
FAX Number: None

Branches in Town: 1
Other Branches: 3
Charter Number: 313
Date: June 22, 1910

Trust Department: Yes

Bank Holding Company
Golden Oaks Bancshares, Inc., Waldo, AR

Chm./Pres./CEO/T.O.: Harold Fincher
Vice President/Cash: Jill Jackson
Ex. Vice President: Richard P. Clark

Cash and balances Due From Banks:	830	Deposits:	23,526
Federal Funds and Repos:	225	Federal funds and Borrowings:	0
Investments:	17,000	Other Liabilities:	160
Total Loans:	8,091	Subordinated Debt:	0
Bank Premises and Fixed Assets:	140	Total Liabilities:	23,686
Other Real Estate:	10		
Other Assets:	331	Total Equity Capital and Reserves:	2,941
Total Assets:	26,627	Total Liabilities and Capital:	26,627
Total Trust Assets:	977	Number of Shares Outstanding:	10,000

Directors: Harold H. Fincher, Dorothy J. Fincher, Richard P. Clark, Imogene M. Clark, G. F. Scott, Betty L. Scott, Mary L. Baird, Steven Clark Fincher, Betty E. Harris, Pamela L Davis

Bank of Waldron

Waldron, AR

110 W. 4th Street
P. O. Box 2260
County: Scott
Population: 3,024

72958-2260
Telephone: 637-2161
FAX Number: 637-4874

Branches in Town: 1
Other Branches: 0
Charter Number: 72
Date: April 3, 1901

Trust Department: Yes

Bank Holding Company
Rodgers Family Banchares, Inc., Waldron, Arkansas

Chm.: Dale T. Rodgers
Ex. V.P./Trust Off.: Knox Dozier
Vice President: Debra Fuller
Cashier: Linda Tanner
President/CEO: Bill R. Philpot
Sr. Vice President: Roberts Akers
Asst. Vice President: Carl Sivils

Cash and balances Due From Banks:	1,894	Deposits:	59,343
Federal Funds and Repos:	995	Federal funds and Borrowings:	0
Investments:	25,949	Other Liabilities:	369
Total Loans:	37,995	Subordinated Debt:	0
Bank Premises and Fixed Assets:	724	Total Liabilities:	59,712
Other Real Estate:	431		
Other Assets:	1,037	Total Equity Capital and Reserves:	9,313
Total Assets:	69,025	Total Liabilities and Capital:	69,025
Total Trust Assets:	234	Number of Shares Outstanding:	24,000

Directors: Kelly Ashford, Bill Black, Robert Akers, Jim H. Currier, Knox Dozier, Rena Owens, Bill R. Philpot, James Richmond, Dale Rodgers

The Scott County Bank

Waldron, AR

Main & W. Church
P. O. Box 838
County: Scott
Population: 3,024

72958-0838
Telephone: 637-3191
FAX Number: 637-3195

Branches in Town: 0
Other Branches: 1
Charter Number: 741
Date: Feb. 20, 1980

Trust Department: No

Bank Holding Company
None

CEO: John E. Chambers III

President: Patsy Hawkins

Cash and balances Due From Banks:	953	Deposits:	36,982
Federal Funds and Repos:	550	Federal funds and Borrowings:	0
Investments:	15,624	Other Liabilities:	399
Total Loans:	22,679	Subordinated Debt:	0
Bank Premises and Fixed Assets:	923	Total Liabilities:	37,381
Other Real Estate:	153		
Other Assets:	690	Total Equity Capital and Reserves:	4,191
Total Assets:	41,572	Total Liabilities and Capital:	41,572
Total Trust Assets:	0	Number of Shares Outstanding:	40,000

Directors: John E. Chambers III, Patsy Hawkins, Roy Hale, J. B. Cox, Thurman Keener, Dan Laird, Lonnie Campbell

The Arkansas Bank

Walnut Ridge, AR

212 W. Walnut
P. O. Box 749
County: Lawrence
Population: 4,388

72457-0749
Telephone: 886-7711
FAX Number: 886-2941

Branches in Town: 0
Other Branches: 3
Charter Number: 71
Date: March 23, 1901

Trust Department: No

Bank Holding Company
None

Chm./CEO: Sloan Rainwater
Vice Chm.: Jim Hinkle
Vice President/Loan: Marilyn Davis

President: Mike Taylor
Vice President/Loan: John Phillips III
Cashier: Kim Nunnally

Cash and balances Due From Banks:	2,962	Deposits:	41,383
Federal Funds and Repos:	1,700	Federal funds and Borrowings:	38
Investments:	23,217	Other Liabilities:	274
Total Loans:	16,303	Subordinated Debt:	0
Bank Premises and Fixed Assets:	435	Total Liabilities:	41,695
Other Real Estate:	0		
Other Assets:	2,516	Total Equity Capital and Reserves:	5,438
Total Assets:	47,133	Total Liabilities and Capital:	47,133
Total Trust Assets:	0	Number of Shares Outstanding:	18,000

Directors: William I. Rainwater, Sr., Sloan Rainwater, William I. Rainwater, Jr., Virginia R. Cox, Steve Cox, Odell Fort, Jim Hinkle, Ben Starr, Maurice Starr, Boyce Durham, Earl D. Perkins, Mike Taylor

First State Bank
Warren, AR

Main Street
P. O. Box 29
County: Bradley
Population: 6,455

71671-0029
Telephone: 226-2601
FAX Number: 226-2253

Branches in Town: 1
Other Branches: 1
Charter Number: 739
Date: Dec. 12, 1978

Trust Department: Yes

Bank Holding Company
Bradley Bancshares, Inc., Warren, AR

Chm.: Virginia M. Ryburn
Pres./CEO/T.O.: Freddie M. Mobley

Cash and balances Due From Banks:	1,558	Deposits:	57,715
Federal Funds and Repos:	765	Federal funds and Borrowings:	415
Investments:	25,273	Other Liabilities:	449
Total Loans:	35,031	Subordinated Debt:	0
Bank Premises and Fixed Assets:	442	Total Liabilities:	58,579
Other Real Estate:	137		
Other Assets:	922	Total Equity Capital and Reserves:	5,549
Total Assets:	64,128	Total Liabilities and Capital:	64,128
Total Trust Assets:	986	Number of Shares Outstanding:	59,000

Directors: Robert E. Garner, Roger George, Freddie M. Mobley, Hugh A. Quimby, Bennie Ryburn, Jr., Bennie Ryburn III, Virginia M. Ryburn, J. C. Thompson, H. Sidney Wharton

Warren Bank & Trust Company
Warren, AR

201 S. Main
P. O. Box 350
County: Bradley
Population: 6,455

71671-0350
Telephone: 226-2621
FAX Number: 226-6261

Branches in Town: 2
Other Branches: 1
Charter Number: 80
Date: Dec. 28, 1901

Trust Department: Yes

Bank Holding Company
None

Chm.: Louis Wilson Ederington
Ex. V.P./COO: Thomas M Hargrove
President/T.O.: Gerald D. Burton
Vice Chm.: John B. Frazer, Jr.

Cash and balances Due From Banks:	3,366	Deposits:	80,669
Federal Funds and Repos:	2,325	Federal funds and Borrowings:	981
Investments:	42,955	Other Liabilities:	825
Total Loans:	42,365	Subordinated Debt:	0
Bank Premises and Fixed Assets:	725	Total Liabilities:	82,475
Other Real Estate:	49		
Other Assets:	2,079	Total Equity Capital and Reserves:	11,389
Total Assets:	93,864	Total Liabilities and Capital:	93,864
Total Trust Assets:	7,516	Number of Shares Outstanding:	48,000

Directors: Louis W. Ederington, John B. Frazer, Jr., F. Martin Hankins, W. Skyes Harris, J.E. Hurley, Jr., C. A. Milton, Gerard Sangster, G. F. Wynne

Bank of Weiner
Weiner, AR

Highway 49
P. O. Box 307
County: Poinsett
Population: 655

72479-0307
Telephone: 684-2221
FAX Number: 684-7392

Branches in Town: 0
Other Branches: 1
Charter Number: 276
Date: April 2, 1909

Trust Department: Yes

Bank Holding Company
Hogue Holding Company, Weiner, AR

Chm./Pres./CEO/T.O.: John R. Hogue
Ex. Vice President: Niles A. Bise

Cash and balances Due From Banks:	1,424	Deposits:	30,593
Federal Funds and Repos:	2,725	Federal funds and Borrowings:	126
Investments:	11,856	Other Liabilities:	529
Total Loans:	18,644	Subordinated Debt:	0
Bank Premises and Fixed Assets:	139	Total Liabilities:	31,248
Other Real Estate:	0		
Other Assets:	843	Total Equity Capital and Reserves:	4,383
Total Assets:	35,631	Total Liabilities and Capital:	35,631
Total Trust Assets:	2,162	Number of Shares Outstanding:	8,000

Directors: John R. Hogue, Ernest L. Hogue, Herbert D. Ziegenhorn, Niles A. Bise, Charles E. Givens

Merchants & Farmers Bank
West Helena, AR

425 East Plaza
P. O. Box 2507
County: Phillips
Population: 9,695

72390-0507
Telephone: 572-3481
FAX Number: 572-1901

Branches in Town: 2
Other Branches: 1
Charter Number: 700
Date: Oct. 4, 1948

Trust Department: Yes

Bank Holding Company
Southern Bancshares, Inc., West Helena, AR

Chm.: Brooks Griffin
President: Bill Simmons
Sr. Vice President: Gordon White
CEO: Douglas Simmons
Ex. Vice President: James Bogle
Sr. Vice President/T.O.: E. F. Kalb

Cash and balances Due From Banks:	2,383	Deposits:	79,949
Federal Funds and Repos:	0	Federal funds and Borrowings:	7,425
Investments:	33,456	Other Liabilities:	870
Total Loans:	56,106	Subordinated Debt:	0
Bank Premises and Fixed Assets:	1,446	Total Liabilities:	88,244
Other Real Estate:	125		
Other Assets:	1,917	Total Equity Capital and Reserves:	7,189
Total Assets:	95,433	Total Liabilities and Capital:	95,433
Total Trust Assets:	1,675	Number of Shares Outstanding:	20,000

Directors: Brooks Griffin, James E. Boyd, Sr., Herman Storey, William Benton, W. P. Foster, Jerry Kelley, Walter Morris, Bill Simmons, V. D. Simmons

Bank of West Memphis
West Memphis, AR

626 E. Broadway
P. O. Box 2128
County: Crittenden
Population: 28,259

72303-2128
Telephone: 732-8000
FAX Number: 735-0849

Branches in Town: 3
Other Branches: 0
Charter Number: 601
Date: April 21, 1928

Trust Department: Yes

Bank Holding Company
Bancshares of West Memphis, Inc., West Memphis, AR

Chm.: George H. Dunklin
Vice Chm.: M. E. Black Dunklin
Sr. Vice President: Paul Neal
Vice President/Cash: Jo Duncan
President/CEO: Jack K. Hogan
Ex. Vice President: Robert L. Wright
Sr. V.P./Auditor: Robert L. Naylor
Sr V.P./Trust Off.: Arley Knight

Cash and balances Due From Banks:	4,565	Deposits:	66,041
Federal Funds and Repos:	2,700	Federal funds and Borrowings:	0
Investments:	39,854	Other Liabilities:	364
Total Loans:	26,425	Subordinated Debt:	0
Bank Premises and Fixed Assets:	537	Total Liabilities:	66,405
Other Real Estate:	323		
Other Assets:	1,368	Total Equity Capital and Reserves:	9,367
Total Assets:	75,772	Total Liabilities and Capital:	75,772
Total Trust Assets:	3,765	Number of Shares Outstanding:	100,000

Directors: Davis Biggs, Jack K. Hogan, Lloyd C. McCuiston, Jr., George H. Dunklin, Keith Ingram, Paul O'Neal, M. E. Black Dunklin, W. Kent Ingram, Jr., J. C. Tennison, James A. Heath, Pat K. Magruder, J. Frank Waggener

Wilmot State Bank
Wilmot, AR

Main Street
P. O. Box 95
County: Ashley
Population: 1,047

71676-0095
Telephone: 473-2211
FAX Number: 473-5131

Branches in Town: 0
Other Branches: 0
Charter Number: 676
Date: Oct. 25, 1937

Trust Department: No

Bank Holding Company
None

Chm.: William B. deYampert
President/CEO: Kenneth M. Allbritton

Cash and balances Due From Banks:	312	Deposits:	8,081
Federal Funds and Repos:	1,815	Federal funds and Borrowings:	0
Investments:	1,614	Other Liabilities:	35
Total Loans:	5,740	Subordinated Debt:	0
Bank Premises and Fixed Assets:	51	Total Liabilities:	8,116
Other Real Estate:	90		
Other Assets:	132	Total Equity Capital and Reserves:	1,638
Total Assets:	9,754	Total Liabilities and Capital:	9,754
Total Trust Assets:	0	Number of Shares Outstanding:	12,000

Directors: John B. Currie, John B. Currie, Jr., William J. Currie, Jack Gardner, Thomas F. Scannell III, William B. deYampert

Cross County Bank
Wynne, AR

1 Cross County Plaza
P. O. Box 9
County: Cross
Population: 8,187

72396-0009
Telephone: 238-8171
FAX Number: 238-4052

Branches in Town: 1
Other Branches: 2
Charter Number: 25
Date: June 5, 1891

Trust Department: Yes

Bank Holding Company
Cross County Bancshares, Inc., Wynne, AR

Chm.: Williard G. Burks
President/CEO/T.O.: Ken McClanahan

Cash and balances Due From Banks:	2,787	Deposits:	80,182
Federal Funds and Repos:	3,500	Federal funds and Borrowings:	515
Investments:	21,750	Other Liabilities:	682
Total Loans:	57,423	Subordinated Debt:	0
Bank Premises and Fixed Assets:	1,480	Total Liabilities:	81,379
Other Real Estate:	72		
Other Assets:	1,967	Total Equity Capital and Reserves:	7,600
Total Assets:	88,979	Total Liabilities and Capital:	88,979
Total Trust Assets:	769	Number of Shares Outstanding:	4,000

Directors: Willard G. Burks, Albert A. Hess, Guy E. Fisher, Marvin T. Hagaman, Pete L. Imboden, Roger E. Pohlner, Donald L. Reddmann, James A. Richardson, Ken McClanahan

First Arkansas Bank
Wynne, AR

500 N. Falls
P.O. Box 189
County: Cross
Population: 8,187

72396-0189
Telephone: 238-2265
FAX Number: 238-7030

Branches in Town: 0
Other Branches: 0
Charter Number: 228
Date: Jan. 24, 1907

Trust Department: No

Bank Holding Company
Cherry Valley Bancshares, Inc., Wynne, AR

Chm.: W. M. Smith III
Cash: Andrea Wood
President/CEO: Dale Beaird

Cash and balances Due From Banks:	683	Deposits:	9,636
Federal Funds and Repos:	425	Federal funds and Borrowings:	0
Investments:	2,586	Other Liabilities:	134
Total Loans:	7,066	Subordinated Debt:	0
Bank Premises and Fixed Assets:	664	Total Liabilities:	9,770
Other Real Estate:	29		
Other Assets:	179	Total Equity Capital and Reserves:	1,862
Total Assets:	11,632	Total Liabilities and Capital:	11,632
Total Trust Assets:	0	Number of Shares Outstanding:	1,676

Directors: W. M. Smith, Jr., W. M. "Mark" Smith III, H. H. Beasley, Harry H. Melborn

The Bank of Yellville

Yellville, AR

Madison & Church
P. O. Box 325
County: Marion
Population: 1,181

72687-0325
Telephone: 449-4231
FAX Number: 449-4231

Branches in Town: 0
Other Branches: 1
Charter Number: 691
Date: Dec. 13, 1945

Trust Department: Yes

Bank Holding Company
Mountain Bancshares, Inc., Yellville, AR

Chm./Pres./CEO: Judy Loving
Vice President: Edith C. Benton
Asst. Vice President: Phyllis Harp
Ex. Vice President: Chloe Richardson
Vice President: Pauline Mears
Asst. Vice President: Vernon Dewey

Cash and balances Due From Banks:	1,669	Deposits:	44,170
Federal Funds and Repos:	400	Federal funds and Borrowings:	0
Investments:	17,650	Other Liabilities:	264
Total Loans:	27,003	Subordinated Debt:	0
Bank Premises and Fixed Assets:	782	Total Liabilities:	44,434
Other Real Estate:	568		
Other Assets:	918	Total Equity Capital and Reserves:	4,556
Total Assets:	48,990	Total Liabilities and Capital:	48,990
Total Trust Assets:	0	Number of Shares Outstanding:	20,781

Directors: Judy Loving, Fred Berry, Owen Kompelien, H. C. Hall, Kenneth Smith, Dan Duren, Frank Bailey, Susan Wendel, Oran Carter, Karl King

SEVENTY-SEVENTH ANNUAL

REPORT OF

STATE CHARTERED INDUSTRIAL LOAN INSTITUTIONS, TRUST COMPANIES AND NON PROFIT ORGANIZATIONS

(NOT ENGAGED IN COMMERCIAL BANKING)

JUNE 30, 1991

Southern Credit Corporation

Malvern, AR

Branches in Town: 0
Other Branches: 0
Charter Number: 1000
Date: Oct. 9, 1959

P. O. Box 400
County: Hot Spring
Population: 9,256

72104-0400
Telephone: 332-2462
FAX Number: 332-3386

(This institution is insured by the Federal Deposit Insurance Corporation)

Trust Department: No

Bank Holding Company
None

President/CEO: W. H. McClure
Vice President: Frank McClure
Ex. Vice President: Layne Sparks

Cash and balances Due From Banks:	250	Deposits:	11,403
Federal Funds and Repos:	1,200	Federal funds and Borrowings:	0
Investments:	7,382	Other Liabilities:	84
Total Loans:	3,564	Subordinated Debt:	0
Bank Premises and Fixed Assets:	44	Total Liabilities:	11,487
Other Real Estate:	392		
Other Assets:	182	Total Equity Capital and Reserves:	1,527
Total Assets:	13,014	Total Liabilities and Capital:	13,014
Total Trust Assets:	0	Number of Shares Outstanding:	11,350

Directors: W. Henry McClure, George L. McClure, Sarah Cole, A. J. Wilks, Nancy M. York, Layne Sparks, Frank McClure, Chris E. Williams, Vance Jernigan

National Credit Corporation

Little Rock, AR

c/o Worthen Banking Corp.
P. O. Box 1681
County: Pulaski
Population: 175,795

72203-1681
Telephone: 371-8769
FAX Number: 371-8460

Branches in Town: 0
Other Branches: 0
Charter Number: 1002
Date: April 13, 1941

Trust Department: No

Bank Holding Company
Worthen Banking Corporation, Little Rock, AR

Chm.: Curtis F. Bradbury, Jr.
President/CEO: Andrew T. Melton

Cash and balances Due From Banks:	5	Deposits:	0
Federal Funds and Repos:	0	Federal funds and Borrowings:	0
Investments:	244	Other Liabilities:	7
Total Loans:	0	Subordinated Debt:	0
Bank Premises and Fixed Assets:	0	Total Liabilities:	7
Other Real Estate:	0		
Other Assets:	5	Total Equity Capital and Reserves:	247
Total Assets:	254	Total Liabilities and Capital:	254
Total Trust Assets:	0	Number of Shares Outstanding:	6,250

Directors: Curtis F. Bradbury, Andrew T. Melton, William B. Keisler

Jones Investment & Trust Company

Little Rock, AR

2323 First Commmercial Building
County: Pulaski
Population: 175,795

72201-3441
Telephone: 374-5225
FAX Number: 374-5100

Branches in Town: 0
Other Branches: 0
Charter Number: 302
Date: Aug. 29, 1955

Trust Department: Yes

Bank Holding Company
None

Chm./Pres./CEO: Bernice Jones

Vice President/Treasurer: H. G. Frost, Jr.

Cash and balances Due From Banks:	302	Deposits:	0
Federal Funds and Repos:	0	Federal funds and Borrowings:	0
Investments:	14,187	Other Liabilities:	185
Total Loans:	964	Subordinated Debt:	0
Bank Premises and Fixed Assets:	25	Total Liabilities:	185
Other Real Estate:	0		
Other Assets:	185	Total Equity Capital and Reserves:	15,478
Total Assets:	15,663	Total Liabilities and Capital:	15,663
Total Trust Assets:	0	Number of Shares Outstanding:	1,000

Directors: Bernice Jones, H. G. Frost, Jr., John W. Johnson

Metropolitan Trust Company

Sherwood, AR

7500 Highway 107
P. O. Box 6500
County: Pulaski
Population: 18,893

72116-0900
Telephone: 835-7500
FAX Number: 835-1775

Branches in Town: 0
Other Branches: 0
Charter Number: 569
Date: June 5, 1925

Trust Department: Yes

Bank Holding Company
None

Chm./Pres./CEO: Andrew J. Collins
Vice President: Terry A. Paff
Cashier: Jean L. Bruegeman

V. P.: Michael E. Friedrichsmeyer
CFO/Treasurer: Everett L. Hall, Jr.

Cash and balances Due From Banks:	4	Deposits:	0
Federal Funds and Repos:	0	Federal funds and Borrowings:	0
Investments:	176	Other Liabilities:	260
Total Loans:	0	Subordinated Debt:	0
Bank Premises and Fixed Assets:	0	Total Liabilities:	260
Other Real Estate:	191		
Other Assets:	199	Total Equity Capital and Reserves:	310
Total Assets:	570	Total Liabilities and Capital:	570
Total Trust Assets:	0	Number of Shares Outstanding	1,619

Directors: Andrew J. Collins, Everett L. Hall, Jr., Michael E. Friedrichsmeyer

Arkansas Capital Corporation
Little Rock, AR

221 W. 2nd Street, Suite 800
County: Pulaski
Population: 175,795

72201-2513
Telephone: 374-9247
FAX Number: 374-8841

Branches in Town: 0
Other Branches: 0
Charter Number: 1006
Date: Jan. 1, 1901

Trust Department: No

Bank Holding Company
None

Chm.: William T. Staed
Ex. Vice President: C. Sam Walls

President: D. Patton Rudder
Vice President: George E. Campbell

Cash and balances Due From Banks:	224	Deposits:	0
Federal Funds and Repos:	0	Federal funds and Borrowings:	5,819
Investments:	4,192	Other Liabilities:	99
Total Loans:	6,472	Subordinated Debt:	692
Bank Premises and Fixed Assets:	26	Total Liabilities:	6,610
Other Real Estate:	160		
Other Assets:	80	Total Equity Capital and Reserves:	4,544
Total Assets:	11,154	Total Liabilities and Capital:	11,154
Total Trust Assets:	0	Number of Shares Outstanding:	1,095

Directors: George E. Campbell, Wayne Clark, Joe B. Ford, James Hall III, Bert M. Mullens, James C. Patridge, Don Pattillo, D. Patton Rudder, William T. Staed, Bob J. Nash, A. David Harrington, John W. Ahlen

LIST OF

COMMERCIAL BANKS

BY COUNTY

JUNE 30, 1991

COMMERCIAL BANKS LISTED BY COUNTY

COUNTY	BANK NAME	CITY
ARKANSAS	DeWitt Bank & Trust Company	DeWitt
	The First National Bank	DeWitt
	Planters & Merchants Bank	Gillett
	The Farmers & Merchants Bank	Stuttgart
	First National Bank in Stuttgart	Stuttgart
ASHLEY	First National Bank of Crossett	Crossett
	First State Bank	Crossett
	Farmers Bank	Hamburg
	Bank of Parkdale	Parkdale
	The Peoples Bank	Portland
	Portland Bank	Portland
	Wilmot State Bank	Wilmot
BAXTER	First National Bank & Trust Company	Mountain Home
	Peoples Bank & Trust Company	Mountain Home
BENTON	Bank of Bentonville	Bentonville
	First National Bank	Bentonville
	Decatur State Bank	Decatur
	Bank of Gravett	Gravette
	Farmers & Merchants Bank	Rogers
	First National Bank & Trust Company	Rogers
	Arkansas State Bank	Siloam Springs
	First National Bank	Siloam Springs
BOONE	The Security Bank	Harrison
	Worthen National Bank of Harrison	Harrison
BRADLEY	First State Bank	Warren
	Warren Bank & Trust Company	Warren
CALHOUN	Calhoun County Bank	Hampton
CARROLL	First National Bank of Berryville and Eureka Springs	Berryville
	Bank of Eureka Springs	Eureka Springs
	The First National Bank	Green Forest
CHICOT	Dermott State Bank	Dermott
	First State Bank of Dermott	Dermott
	The Eudora Bank	Eudora
	Bank of Lake Village	Lake Village
	Simmons First Bank	Lake Village
CLARK	Bank of Amity	Amity
	Citizens First State Bank	Arkadelphia
	Elk Horn Bank & Trust Company	Arkadelphia
	Merchants & Planters Bank & Trust Company	Arkadelphia
	First State Bank of Gurdon	Gurdon
CLAY	Corning Bank	Corning
	Piggott State Bank	Piggott
	The Bank of Rector	Rector

COMMERCIAL BANKS LISTED BY COUNTY

COUNTY	BANK NAME	CITY
CLEBURNE	The Cleburne County Bank	Heber Springs
	First National Bank of Cleburne County	Heber Springs
	Heber Springs State Bank	Heber Springs
CLEVELAND	Pine State Bank	Kingsland
	The Bank of Rison	Rison
COLUMBIA	Farmers Bank & Trust Company	Magnolia
	First National Bank of Magnolia	Magnolia
	Union National Bank of Arkansas	Magnolia
	The Peoples Bank	Waldo
CONWAY	The First National Bank of Conway County	Morrilton
	Morrilton Security Bank, N.A.	Morrilton
CRAIGHEAD	Caraway Bank	Caraway
	The Arkansas Bank	Jonesboro
	Citizens Bank of Jonesboro	Jonesboro
	Mercantile Bank	Jonesboro
	Simmons First Bank	Jonesboro
	MidSouth Bank	Monette
CRAWFORD	Commercial Bank at Alma	Alma
	Bank of Mulberry	Mulberry
	Citizens Bank & Trust Company	Van Buren
	First National Bank of Crawford County	Van Buren
CRITTENDEN	First Southern Bank	Earle
	Citizens Bank	Marion
	Bank of West Memphis	West Memphis
	Fidelity National Bank of West Memphis	West Memphis
	First National Bank in West Memphis	West Memphis
CROSS	First State Bank	Parkin
	Cross County Bank	Wynne
	First Arkansas Bank	Wynne
	The First National Bank of Wynne	Wynne
DALLAS	First State Bank of Fordyce	Fordyce
	Fordyce Bank & Trust Company	Fordyce
	Merchants & Planters Bank	Sparkman
DESHA	Dumas State Bank	Dumas
	Merchants & Farmers Bank	Dumas
	The First National Bank of McGehee	McGehee
	McGehee Bank	McGehee
DREW	Commercial Bank & Trust Company	Monticello
	Union Bank & Trust Company	Monticello
FAULKNER	First National Bank	Conway
	Worthen National Bank of Conway	Conway
FRANKLIN	American State Bank	Charleston
	Bank of Ozark	Ozark

COMMERCIAL BANKS LISTED BY COUNTY

COUNTY	BANK NAME	CITY
FULTON	Mercantile Bank	Mammoth Spring
	Bank of Salem	Salem
GARLAND	Arkansas Bank and Trust Company	Hot Springs
	One National Bank of Hot Springs	Hot Springs
	Worthen National Bank of Hot Springs	Hot Springs
GRANT	First National Bank of Sheridan	Sheridan
	Grant County Bank	Sheridan
GREENE	First National Bank	Paragould
	Security Bank	Paragould
HEMPSTEAD	Bank of Blevins	Blevins
	Citizens National Bank	Hope
	The First National Bank	Hope
HOT SPRING	Bank of Malvern	Malvern
	The Malvern National Bank	Malvern
HOWARD	First National Bank of Howard County	Dierks
	Citizens National Bank	Nashville
	First National Bank	Nashville
INDEPENDENCE	The Citizens Bank	Batesville
	Worthen National Bank of Batesville	Batesville
	Worthen National Bank of Newark	Newark
IZARD	First National Bank of Izard County	Calico Rock
	The Bank of North Arkansas	Melbourne
JACKSON	First State Bank of Newport	Newport
	Merchants & Planters Bank	Newport
	Bank of Tuckerman	Tuckerman
JEFFERSON	First National Bank of Altheimer	Altheimer
	Pine Bluff National Bank	Pine Bluff
	Simmons First National Bank	Pine Bluff
	Worthen National Bank of Pine Bluff	Pine Bluff
JOHNSON	Arkansas State Bank	Clarksville
	Farmers Bank and Trust Company	Clarksville
LAFAYETTE	The Bank of Bradley	Bradley
	The First National Bank of Lewisville	Lewisville
	Peoples Bank & Loan Company	Lewisville
	Bodcaw Bank	Stamps
LAWRENCE	Peoples Bank	Imboden
	The Arkansas Bank	Walnut Ridge
	First National Bank of Lawrence County	Walnut Ridge
LEE	First National Bank	Marianna
LINCOLN	First State Bank	Gould
	Bank of Star City	Star City
LITTLE RIVER	Bank of Ashdown, N.A.	Ashdown
	First National Bank in Ashdown	Ashdown

COMMERCIAL BANKS LISTED BY COUNTY

COUNTY	BANK NAME	CITY
LOGAN	Citizens Bank of Booneville	Booneville
	First National Bank at Paris	Paris
	Logan County Bank	Scranton
LONOKE	Bank of Cabot	Cabot
	Citizens Bank & Trust	Carlisle
	Bank of England	England
	First Commercial Bank of Lonoke County	England
	First State Bank	Lonoke
MADISON	First National Bank	Huntsville
	Madison Bank & Trust	Kingston
MARION	First Ozark National Bank	Flippin
	The Bank of Yellville	Yellville
MILLER	Commercial National Bank of Texarkana	Texarkana
	State First National Bank	Texarkana
MISSISSIPPI	Farmers Bank & Trust Company	Blytheville
	First National Bank in Blytheville	Blytheville
	Leachville State Bank	Leachville
	Merchants & Planters Bank	Manila
	First National Bank in Osceola	Osceola
	The Planters Bank	Osceola
	American State Bank	Osceola
MONROE	Bank of Brinkley	Brinkley
	FirstBank of Arkansas	Brinkley
	The Merchants & Planters Bank	Clarendon
	Bank of Holly Grove	Holly Grove
MONTGOMERY	The Bank of Montgomery County	Mount Ida
NEVADA	Bank of Prescott	Prescott
NEWTON	Newton County Bank	Jasper
OUACHITA	Bank of Bearden	Bearden
	First National Bank of Camden	Camden
	The Merchants & Planters Bank, N.A.	Camden
	Stephens Security Bank	Stephens
PERRY	The Perry County Bank	Perryville
PHILLIPS	The Delta State Bank	Elaine
	First National Bank of Phillips County	Helena
	Helena National Bank	Helena
	Merchants & Farmers Bank	West Helena
PIKE	Bank of Delight	Delight
	Caddo First National Bank	Glenwood
	The Bank of Glenwood	Glenwood
	Pike County Bank	Murfreesboro

COMMERCIAL BANKS LISTED BY COUNTY

COUNTY	BANK NAME	CITY
POINSETT	The Bank of Harrisburg	Harrisburg
	Little River Bank	Lepanto
	Marked Tree Bank	Marked Tree
	Bank of Trumann	Trumann
	First State Bank of Arkansas	Trumann
	First Delta Bank	Tyronza
	Bank of Weiner	Weiner
POLK	First National Bank in Mena	Mena
	The Union Bank of Mena	Mena
POPE	Bank of Atkins	Atkins
	First Bank of Arkansas	Russellville
	First National Bank of Russellville	Russellville
	Worthen National Bank of Russellville	Russellville
PRAIRIE	Farmers & Merchants Bank	Des Arc
	Hazen First State Bank	Hazen
PULASKI	First Jacksonville Bank and Trust	Jacksonville
	Arkansas Bankers' Bank	Little Rock
	Central Bank & Trust	Little Rock
	Eagle Bank & Trust Company	Little Rock
	First Commercial Bank, N.A.	Little Rock
	First Exchange Bank of Little Rock, N.A.	Little Rock
	Metropolitan National Bank	Little Rock
	Pulaski Bank & Trust Company	Little Rock
	Union National Bank	Little Rock
	Worthen Bank & Trust Company, N.A.	Little Rock
	Bank of Little Rock	North Little Rock
	National Bank of Arkansas	North Little Rock
	One National Bank of North Little Rock	North Little Rock
	The Twin City Bank	North Little Rock
RANDOLPH	Bank of Pocahontas	Pocahontas
	Planters & Stockmen Bank	Pocahontas
	Farmers & Merchants Bank	Reyno
SALINE	Benton State Bank	Benton
	The Union Bank of Benton	Benton
SCOTT	Bank of Waldron	Waldron
	The Scott County Bank	Waldron
SEARCY	Searcy County Bank	Marshall
SEBASTIAN	The City National Bank of Fort Smith	Fort Smith
	The First National Bank	Fort Smith
	The Merchants National Bank of Fort Smith	Fort Smith
	Farmers Bank	Greenwood
	Citizens Bank of Lavaca	Lavaca
	Bank of Mansfield	Mansfield

COMMERCIAL BANKS LISTED BY COUNTY

COUNTY	BANK NAME	CITY
SEVIER	First National Bank	DeQueen
	First State Bank of DeQueen	DeQueen
	Horatio State Bank	Horatio
	Bank of Lockesburg	Lockesburg
SHARP	First National Bank of Sharp County	Ash Flat
	Bank of Cave City	Cave City
	Bank of Evening Shade	Evening Shade
	Mercantile Bank	Hardy
ST. FRANCIS	First National Bank of Eastern Arkansas	Forrest City
	Planters Bank & Trust Company	Forrest City
	Planters National Bank	Hughes
STONE	Bank of Mountain View	Mountain View
UNION	The Exchange Bank and Trust Company	El Dorado
	The First National Bank of El Dorado	El Dorado
	National Bank of Commerce	El Dorado
	Union State Bank	Junction City
	Smackover State Bank	Smackover
	Citizens Bank	Strong
VAN BUREN	Clinton State Bank	Clinton
	First National Bank	Clinton
WASHINGTON	Bank of Elkins	Elkins
	The Bank of Fayetteville, N.A.	Fayetteville
	First National Bank	Fayetteville
	McIlroy Bank & Trust	Fayetteville
	Northwest National Bank	Fayetteville
	Bank of Lincoln	Lincoln
	The Farmers & Merchants Bank	Prairie Grove
	First National Bank	Springdale
	Springdale Bank and Trust	Springdale
	Worthen National Bank of Northwest Arkansas	Springdale
WHITE	Citizens State Bank	Bald Knob
	Citizens Bank	Beebe
	First State Bank	Beebe
	FirstBank of Arkansas	Kensett
	First National Bank	Searcy
	First Security Bank	Searcy
WOODRUFF	The Bank of Augusta	Augusta
	Bank of McCrory	McCrory
YELL	Danville State Bank	Danville
	Arkansas Valley Bank	Dardanelle
	Bank of Dardanelle	Dardanelle
	First State Bank	Plainview

BANK HOLDING COMPANIES WHICH OWN COMMERCIAL BANKS IN ARKANSAS

JUNE 30, 1991

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

Commerce Financial Corporation
Alma, AR

Hwy. 64-71
P. O. Box 2199
72921-2199

Telephone: 632-2257
FAX: 632-2263

PRESIDENT/CEO: TERRY Q. CARSON

SUBSIDIARIES:

Commercial Bank at Alma	Alma, AR

Southern Development Bancorporation, Inc.
Arkadelphia, AR

605 Main, Suite 202
71923-6037

Telephone: 246-3945
FAX: 246-2182

President/CEO: George Surgeon

Subsidiaries:

Elk Horn Bank & Trust Company	Arkadelphia, AR
Opportunity Lands Corporation	Arkadelphia, AR

Citizens State Bankshares of Bald Knob, Inc.
Bald Knob, AR

306 South Elm Street
P.O. Box 200
72010-0200

Telephone: 724-3241
FAX: 724-5985

President/Treasurer: Larry Kircher

Subsidiaries:

Citizens State Bank	Bald Knob, AR

Sebastian Bankshares, Inc.
Barling, AR

227 Fort Street
P. O. Box 529
72923-0529

Telephone: 452-7906
FAX: 452-7978

President: James N. Patterson

Subsidiaries:

Citizens Bank of Lavaca	Lavaca, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

Citizens Bancshares of Batesville, Inc.
Batesville, AR

Third and College Streets
P. O. Box 2156
72503-2156

Telephone: 793-4441
FAX: 793-9190

Chairman/President: T. G. Vinson

Subsidiaries:

The Citizens Bank	Batesville, AR

Arkansas Union Bankshares, Inc.
Benton, AR

207 West Conway Street
P. O. Box 687
72015-0687

Telephone: 778-0411
FAX: 778-0411

Chairman/President/CEO: Greg B. Brown

Subsidiaries:

Union Bancshares of Benton, Inc.	Benton, AR
Benton Savings & Loan Association	Benton, AR
The Union Bank of Benton	Benton, AR

Arvest Bank Group, Inc.
Bentonville, AR

125 West Central #210
72712-5248

Telephone: 273-5743
FAX: 273-7477

President/CEO: Jim C. Walton

Subsidiaries:

Siloam Springs Bancshares, Inc.	Bentonville, AR
First National Bank of Siloam Springs	Siloam Springs
McIlroy Bank & Trust	Fayetteville, AR
First National Bank & Trust Company	Rogers, AR
Springdale Bank and Trust	Springdale, AR
Arvest Trust Co.	Bentonville, AR

Farmers Bancorp. Inc.
Blytheville, AR

400 West Main Street
P. O. Box 688
72316-0688

Telephone: 763-8101
FAX: 763-1688

President: James L. Magee

Subsidiaries:

Farmers Bank & Trust Company	Blytheville, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

First Western Bancshares, Inc.
Booneville, AR

31 West Main
P. O. Box 87
72927-0087

Telephone: 675-4600
FAX: 675-4690

President/CEO: John T. Hampton

Subsidiaries:

Citizens Bank of Booneville	Booneville, AR
First Western Loan Co.	Booneville, AR
First Western Properties	Bonneville, AR
Citizens Community Dev. Corp.	Booneville, AR

The Bradley Corporation
Bradley, AR

Main Street
P. O. Box 120
71826-0120

Telephone: 894-3322
FAX: 894-3324

Chairman/President/CEO: Lane Pierce

Subsidiaries:

The Bank of Bradley	Bradley, AR

Brinkley Bancshares, Inc.
Brinkley, AR

130 South New Orleans
P. O. Box 727
72021-0727

Telephone: 734-3133
FAX: 734-3001

Chairman/CEO: A. H. Rusher

Subsidiaries:

Bank of Brinkley	Brinkley, AR

FirstBank Group, Inc.
Brinkley, AR

207 S. Main Street
P. O. Box 787
72071-0787

Telephone: 734-1300
FAX: 734-1305

President: Dan Dykema

Subsidiaries:

FirstBank of Arkansas	Brinkley, AR
FirstBank of Arkansas	Kensett, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

Cabot Bankshares, Inc.
Cabot, AR

One City Plaza
P. O. Box 1028
72023-1028

Telephone: 843-3575
FAX: 843-2964

President/CEO: James M. Park

Subsidiaries:
Bank of Cabot — Cabot, AR

Caraway Bancshares, Inc.
Caraway, AR

214 Kentucky
P. O. Box 39
72419-0039

Telephone: 482-3329
FAX: None

Chairman/CEO: J. R. David, Jr.

Subsidiaries:
Caraway Bank — Caraway, AR

Sharp Bancshares, Inc.
Cave City, AR

110 Main Street
P. O. Box 490
72521-0490

Telephone: 283-5301
FAX: 283-6466

Chairman/CEO: Eugene Street

Subsidiaries:
Bank of Cave City — Cave City, AR
Bank of Evening Shade — Evening Shade, AR

American Bancshares of Arkansas, Inc.
Charleston, AR

400 East Main Street
P. O. Box 128
72933-0128

Telephone: 965-2201
FAX: 965-2205

CEO: Joe S. Hiatt

Subsidiaries:
American State Bank — Charleston, AR

Clarendon Holding Company
Clarendon, AR

297 Madison
P. O. Box 280
72029-0280

Telephone: 747-3319
FAX: 747-3498

President/CEO: J. Perry Lee

Subsidiaries:
The Merchants & Planters Bank — Clarendon, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

West-Ark Bancshares, Inc.
Clarksville, AR

Cravens & Sevier
P. O. Box 100
72830-0100

Telephone: 754-6325
FAX: 754-7398

Chairman/President/CEO: C. W. Kelly

Subsidiaries:
Arkansas State Bank — Clarksville, AR

Evergreen Bancshares, Inc.
Crossett, AR

310 Main Street
P.O. Box 638
71635-0638

Telephone: 364-5131
FAX: None

President/CEO: Richard E. Griffin

Subsidiaries:
First State Bank — Crossett, AR

Chambers Bancshares, Inc.
Danville, AR

901 Main
P. O. Box 609
72833-0609

Telephone: 495-2236
FAX: 495-7765

President/Chairman/CEO: John Chambers, III

Subsidiaries:
Danville State Bank — Danville, AR

Bank of Dardanelle Bankshares, Inc.
Dardanelle, AR

102 N. Front St.
P. O. Box 577
72834-0577

Telephone: 229-3311
FAX: 229-4180

Chairman/President/CEO: H. M. Orsburn

Subsidiaries:
Bank of Dardanelle — Dardanelle, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

Decatur Bancshares, Inc.
Decatur, AR

Hwy. 59 N.
P. O. Box 38
72722-0038

Telephone: 752-3281
FAX: None

President: Vernon L. Austin

Subsidiaries:

Decatur State Bank	Decatur, AR

DSB Bancshares, Inc.
Dermott, AR

108 East Speedway
P.O. Drawer C
71638-0803

Telephone: 538-3266
FAX: 538-5468

President: John M. Baxter

Subsidiaries:

Dermott State Bank	Dermott, AR

Dermott Bancshares, Inc.
Dermott, AR

110 East Peddicord
P. O. Drawer O
71638-0815

Telephone: 538-3221
FAX: 538-3787

President/CEO: Thomas H. Grumbles

Subsidiaries:

First Delta Financial Corp.	Dermott, AR
First State Bank of Dermott	Dermott, AR

Security Bancshares, Inc.
Des Arc, AR

110 S. Third St.
P. O. Box 369
72040-0369

Telephone: 256-4191
FAX: 256-4582

President/CEO: Sherod S. White

Subsidiaries:

Farmers & Merchants Bank	Des Arc, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

DBT Financial Corporation
DeWitt, AR

Second and Jefferson Streets
P. O. Drawer 71
72042-0071

Telephone: 946-3531
FAX: 946-2815

President/CEO: Nancy Rasco

Subsidiaries:

DeWitt Bank & Trust Company	DeWitt, AR

DeWitt First Bankshares, Corporation
DeWitt, AR

W. Cross and Jefferson
P. O. Box 511
72042-0511

Telephone: 946-3551
FAX: 946-1562

President/CEO: Ray Hambrick

Subsidiaries:

The First National Bank of DeWitt	DeWitt, AR
Bank of Lockesburg	Lockesburg, AR

Dumas Bancshares, Inc.
Dumas, AR

Hwy 65 & 54
P. O. Box 915
71639-0700

Telephone: 382-4204
FAX: 382-2084

President/CEO: James R. Hall

Subsidiaries:

Dumas State Bank	Dumas, AR
First State Bank	Gould, AR

M & F Financial Corporation
Dumas, AR

130 W. Waterman
P. O. Box 187
71639-0187

Telephone: 382-4311
FAX: 382-5901

Chairman/CEO: Loral Adcock

Subsidiaries:

Merchants & Farmers Bank	Dumas, AR
Premier Realty	Dumas, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

Earle Bankshares, Inc.
Earle, AR

801 Commerce St.
P. O. Box 248
72331-0248

Telephone: 792-8613
FAX: 735-8860

President/CEO: John Ed Gregson

Subsidiaries:
First Southern Bank — Earle, AR

Community Investment, Inc.
Elkins, AR

348 N. Center
P. O. Box 333
72727-0333

Telephone: 643-2131
FAX: 643-2651

Chairman/CEO: Joel L. Bunch

Subsidiaries:
Bank of Elkins — Elkins, AR

Delta Bancshares, Inc.
Eudora, AR

111 N. Main
P. O. Box 270
71640-0270

Telephone: 355-8311
FAX: None

Chairman/President/CEO: W. K. Grubbs

Subsidiaries:
The Eudora Bank — Eudora, AR

FBT Bancshares, Inc.
Fordyce, AR

200 W. 4th Street
P. O. Box 352
71742-0352

Telephone: 352-3107
FAX: 352-5202

Chairman/President/CEO: Curtis Hutchins

Subsidiaries:
Fordyce Bank & Trust Company — Fordyce, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

Planters & Merchants Bancshares, Inc.
Gillett, AR

320 Main
P. O. Box 357
72055-0357

Telephone: 548-2211
FAX: 548-2213

President/CEO: Larry E. Bauer

Subsidiaries:

Planters & Merchants Bank	Gillett, AR

Bainum Bancorp
Glenwood, AR

Broadway & Pulliam
P. O. Box O
71943-0813

Telephone: 356-2121
FAX: 356-2211

Chairman/President/CEO: Irvin C. Bainum

Subsidiaries:

The Bank of Glenwood	Glenwood, AR

Wilkinson Banking Corporation
Greenwood, AR

125 W. Center Street
P. O. Box 610
72936-0610

Telephone: 996-4171
FAX: 996-6700

President/CEO: Edward Wilkinson

Subsidiaries:

Farmers Bank	Greenwood, AR

Holly Grove Bancshares, Inc.
Holly Grove, AR

510 N. Main Street
P. O. Box Q
72069-0816

Telephone: 462-3331
FAX: 462-3992

President: Bill Reynolds

Subsidiaries:

Bank of Holly Grove	Holly Grove, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

First National Bancshares of Hempstead County, Inc.
Hope, AR

Second and Walnut Streets
P. O. Box 520
71801-0502

Telephone: 777-2363
FAX: 777-5597

President/CEO: Thomas E. Hays, Jr.

Subsidiaries:

Bank of Blevins	Blevins, AR
The First National Bank	Hope, AR

Pioneer Bancshares, Inc. of Horatio
Horatio, AR

100 Main Street
P. O. Box 347
71842-0347

Telephone: 832-2501
FAX: None

President/CEO: Edith H. Smith

Subsidiaries:

Horatio State Bank	Horatio, AR

Central Arkansas Bancshares, Inc.
Hot Springs, AR

Grand and Central Streets
P. O. Box 1799
71902-1799

Telephone: 624-5501
FAX: 321-6518

Chairman/President/CEO: Paul Offutt

Subsidiaries:

Merchants & Planters Bank & Trust Company	Arkadelphia, AR
Bank of Malvern	Malvern, AR

Spring Rivers Bancshares, Inc.
Imboden, AR

Hwy 63
P. O. Box 850
72434-0850

Telephone: 869-2291
FAX: 869-2179

President/CEO: Bob J. Downing

Subsidiaries:

Peoples Bank	Imboden, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

First Arkansas Bancshares, Inc.
Jacksonville, AR

600 West Main Street
P. O. Box 827
72076-0827

Telephone: 982-4511
FAX: 982-5769

Chairman/CEO: Kenneth Pat Wilson

Subsidiaries:

First Jacksonville Bank and Trust	Jacksonville, AR
First Jacksonville Corporation	Jacksonville, AR

Citizens Bancshares Corporation
Jonesboro, AR

Citizens Bank Bldg., 7th Floor
P.O. Box 1800
72401-2838

Telephone: 932-6603
FAX: 933-4303

Chairman Emeritus/CEO: Herbert H. McAdams, II

Subsidiaries:

Citizens Bank of Jonesboro	Jonesboro, AR

Walden Holding Company
Jonesboro, AR

Telephone: 935-9247
FAX: 972-0233

712 E. Highland
72401-6561

President/CEO: Frank E. Walden

Subsidiaries:

Planters & Stockmen Bank	Pocahontas, AR

Southeast Arkansas Bank Corporation
Lake Village, AR

101 Main Street
P. O. Box 727
71653-0727

Telephone: 265-2241
FAX: 265-2125

President/COO: Hermon Carlton

Subsidiaries:

Bank of Lake Village	Lake Village, AR
BLV Realty, Inc.	Lake Village, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

Leachville State Bancshares, Inc.
Leachville, AR

110 N. Main St.
P. O. Box 140
72438-0140

Telephone: 539-6354
FAX: 539-2213

President/CEO: Nelson Henry

Subsidiaries:

Leachville State Bank	Leachville, AR

Peoples Bancshares, Inc.
Lewisville, AR

P.O. Box 1100
71845-1100

Telephone: 921-4244
FAX: 921-4336

President/CEO: Charles Black

Subsidiaries:

Peoples Bank & Loan Company	Lewisville, AR

Lincoln Bankshares, Inc.
Lincoln, AR

West Side Square
P. O. Box 1000
72744-1000

Telephone: 824-3232
FAX: 824-5703

Chairman/President: Loyd R. Swope

Subsidiaries:

Bank of Lincoln	Lincoln, AR

Acme Holding Company, Inc.
Little Rock, AR

5420 Centerwood
72207

Telephone: 664-0539
FAX: 664-8805

President/CEO: Lex Golden

Subsidiaries:

Bank of Mulberry	Mulberry, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

Arkansas Bankers' Bancorporation, Inc.
Little Rock, AR

Telephone: 371-0535
FAX: 376-8894

1008 West Second Street
72201-2031

President/CEO: Bill May

Subsidiaries:

Arkansas Bankers' Bank	Little Rock, AR

Carlisle Bancshares, Inc.
Little Rock, AR

Telephone: 376-2128
FAX: 376-1968

300 Spring Bldg, Suite 1010
72201-2449

President/CEO: Daniel C. Horton

Subsidiaries:

Grand Prairie Bancshares, Inc.	Carlisle, AR
Citizens Bank & Trust	Carlisle, AR

Clinton Bancshares, Inc.
Little Rock, AR

Telephone: 376-0551
FAX: None

First Commercial Building
30th Floor
72201

Chief Executive Officer: Charles Sharp

Subsidiaries:

Clinton State Bank	Clinton, AR

Farmers Investment Corporation
Little Rock, AR

Telephone: 661-7700
FAX: 661-7857

5800 R. Street
P. O. Box 7299
72217-7299

Chairman/President/CEO: James C. East

Subsidiaries:

Farmers Bank and Trust Company	Clarksville, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

FDH Bancshares, Inc.
Little Rock, AR

425 W. Capital
Suite 3750, 37th Floor
72201-3439

Telephone: 378-0629
FAX: 372-5688

Chairman: Frank Hickingbotham

Subsidiaries:

Exchange Bancshares, Inc.	El Dorado, AR
The Exchange Bank & Trust Company	El Dorado, AR
Citizens Bank	Strong, AR
First State Bank of Fordyce	Fordyce, AR
Citizens First State Bank	Arkadelphia, AR

First Commercial Corp.
Little Rock, AR

400 West Capital
P. O. Box 1471
72203-1471

Telephone: 371-7000
FAX: 371-7413

Chairman/CEO: Barnett Grace

Subsidiaries:

ABT Bancshares Corporation	Hot Springs, AR
Arkansas Bank & Trust	Hot Springs, AR
Benton State Bank	Benton, AR
First National Bank of Conway	Conway, AR
First Commercial Bank of Lonoke County	England, AR
Security Bank	Harrison, AR
First Commercial Bank, N.A.	Little Rock, AR
Morrilton Security Bank, N.A.	Morrilton, AR
First National Bank of Russellville	Russellville, AR
Security National Bank & Trust Company	Norman, OK
First Commercial Bank, N.A.	Memphis, TN
First Commercial Trust Company, N.A.	Little Rock, AR
Baker and Hill, Inc.	Little Rock, AR

Lake Hamilton Enterprises, Inc.
Little Rock, AR

7000 Asher Avenue
P. O. Box 4261
72204-4261

Telephone: 562-3894
FAX: 562-2611

President/CEO: R. W. Butler

Subsidiaries:

The Bank of Harrisburg	Harrisburg, AR
The Cleburne County Bank	Heber Springs, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

Madison Corporation
Little Rock, AR

Telephone: 680-0576	1008 West Second Street
FAX: 376-8894	72201-2031

Chief Executive Officer: Roland Willshire

Subsidiaries:

Madison Bank & Trust	Kingston, AR

Montgomery County Bancshares, Inc.
Little Rock, AR

	300 Spring Building
Telephone: 376-2128	Suite 1010
FAX: 376-1968	72201-2449

President/CEO: Daniel C. Horton

Subsidiaries:

Junction City Holding Company	Junction City, AR
Union State Bank	Junction City, AR
First National Bank in Mena	Mena, AR
The Bank of Montgomery County	Mount Ida, AR

P & W Bancshares, Inc.
Little Rock, AR

Telephone: 374-7777	P. O. Box 1583
FAX: None	72203-1583

Chief Executive Officer: Leonard K. Dunn

Subsidiaries:

Central Bank & Trust	Little Rock, AR

Pulaski Investment Corporation
Little Rock, AR

	5800 R Street
Telephone: 661-7700	P. O. Box 7299
FAX: 661-7857	72217-7299

Chairman/President/CEO: James C. East

Subsidiaries:

Pulaski Bank & Trust Company	Little Rock, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

Smith Associated Banking Corporation
Little Rock, AR

Tower Building
323 Center Street, Suite 800
72201-2613

Telephone: 374-8822
FAX: 374-0820

President/CEO: Richard T. Smith

Subsidiaries:

Bank of Salem	Salem, AR
Stephens Security Bank	Stephens, AR

State Holding Company
Little Rock, AR

1000 S. Rodney Parham
P. O. Box 22120
72221-2120

Telephone: 663-2453
FAX: 666-3420

President/CEO: Cathy Owen

Subsidiaries:

Heber Springs State Bank	Heber Springs, AR
Eagle Bank & Trust Co.	Little Rock, AR

Worthen Banking Corporation
Little Rock, AR

200 West Capital
P. O. Box 1681
72203-1681

Telephone: 378-1521
FAX: 378-1062

Chairman/President/CEO: Curtis Bradbury

Subsidiaries:

Worthen National Bank of Batesville	Batesville, AR
Worthen National Bank of Camden	Camden, AR
Worthen National Bank of Conway	Conway, AR
Worthen National Bank of Harrison	Harrison, AR
Worthen National Bank of Hot Springs	Hot Springs, AR
Worthen National Bank of Arkansas	Little Rock, AR
Worthen National Bank of Newark	Newark, AR
Worthen National Bank of Pine Bluff	Pine Bluff, AR
Worthen National Bank of Russellville	Russellville, AR
Worthen National Bank of Northwest Arkansas	Springdale, AR
Consumer Protective Life Insurance Company	Little Rock, AR
National Credit Corporation	Little Rock, AR
Worthen Services Company	Little Rock, AR
Worthen Trust Company	Little Rock, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

Lonoke Bancshares, Inc.
Lonoke, AR

101 E. Front St.
P. O. Box 320
72086-0320

Telephone: 676-3106
FAX: 676-5046

President/CEO: David Estes

Subsidiaries:	
First State Bank	Lonoke, AR
First State Land Co., Inc.	Lonoke, AR

Magnolia Banking Corporation
Magnolia, AR

200 East Main Street
P. O. Box 250
71753-0250

Telephone: 235-7000
FAX: 235-7010

Chairman/President/CEO: Bob L. Burns

Subsidiaries:	
Farmers Bank & Trust Company	Magnolia, AR

Mansfield Bankstock, Inc.
Mansfield, AR

101 S. Sebascott
P. O. Box 387
72944-0387

Telephone: 928-4418
FAX: 928-5149

President/CEO: Joe Terry

Subsidiaries:	
Bank of Mansfield	Mansfield, AR

First Citizens Bancshares Company
Marion, AR

115 Block St.
P. O. Box 300
72364-0300

Telephone: 739-4421
FAX: 739-1305

Chairman: Forrest N. Jenkins

Subsidiaries:	
Citizens Bank	Marion, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

Marked Tree Bancshares, Inc.
Marked Tree, AR

210 Frisco Street
P. O. Box 160
72365-0160

Telephone: 358-2600
FAX: 358-4210

President/CEO: John A. Brunner, Jr.

Subsidiaries:

Marked Tree Bank	Marked Tree, AR

Thompson Land Company, Inc.
McCrory, AR

105 S. Edmonds Avenue
P. O. Box 388
72101-0388

Telephone: 731-2526
FAX: None

President: H. Ripley Thompson

Subsidiaries:

Bank of McCrory	McCrory, AR

Southeast Financial Bankstock Corporation
McGehee, AR

301 N. 2nd.
P. O. Box 787
71654-0787

Telephone: 222-3151
FAX: 222-6159

President/CEO: Sam Bowman

Subsidiaries:

McGehee Bank	McGehee, AR

Union Bankshares, Inc.
Mena, AR

515 Janssen Avenue
P. O. Box 898
71953-0898

Telephone: 394-2211
FAX: 394-3809

President/CEO: Bill Lauck Wood

Subsidiaries:

The Union Bank of Mena	Mena, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

Drew Bancshares, Inc.
Monticello, AR

212 W. Gaines
P. O. Box 150
71655-0150

Telephone: 367-6221
FAX: 367-7700

President/CEO: Reginald Glover

Subsidiaries:
Commercial Bank & Trust Co. Monticello, AR

First Union Financial Corporation
Monticello, AR

102 W. McCloy
P. O. Box 270
71655-0270

Telephone: 367-3453
FAX: 367-5183

Chairman/CEO: Zach McClendon, Jr.

Subsidiaries:
Union Bank & Trust Co. Monticello, AR

Baxter County Bancshares, Inc.
Mountain Home, AR

9th & Baker Street
P. O. Drawer B
72653-0458

Telephone: 425-2166
FAX: None

Chairman/President/CEO: Mr. D. Eugene Fortson

Subsidiaries:
Peoples Bank & Trust Company Mountain Home, AR

Bainum Bancorp, II
Murfreesboro, AR

101 N. Washington
P. O. Box 279
71943-0279

Telephone: 285-2172
FAX: 285-3335

Chairman: Irvin C. Bainum

Subsidiaries:
Pike County Bank Murfreesboro, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

M & P Community Bancshares, Inc.
Newport, Arkansas

Second and Hazel Streets
P. O. Box 550
72112-0550

Telephone: 523-3601
FAX: 523-3473

Chairman/President/CEO: Jim S. Gowen, Sr.

Subsidiaries:

Merchants & Planters Bank	Newport, AR

First Charter Bancshares, Inc.
North Little Rock, AR

3901 McCain Park Drive
72116-7878

Telephone: 771-1130
FAX: NONE

President/CEO: Lyndell Lay

Subsidiaries:

First State Bank	Beebe, AR
Charter Mortgage & Investment inc.	North Little Rock, AR

Ozark Bankshares, Inc.
Ozark, AR

Commercial at Sixth
P. O. Box 196
72949-0196

Telephone: 667-2181
FAX: 667-5166

President/CEO: George G. Gleason, II

Subsidiaries:

Bankstock One, Inc.	Ozark, AR
Bank of Ozark	Ozark, AR
Bankstock Two, Inc.	Ozark, AR
Arkansas Valley Bank	Dardanelle, AR
Newco Corporation	Ozark, AR
Newton County Bank	Jasper, AR
Ozark Commercial Corporation	Ozark, AR
Ozark Financial Services	Ozark, AR

First Paragould Bankshares, Inc.
Paragould, AR

Second and Court Streets
P. O. Box 700
72451-0700

Telephone: 239-8521
FAX: 239-2265

President/CEO: William E. Brewer

Subsidiaries:

Corning Bank	Corning, AR
First National Bank	Paragould, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

Mid South Bancshares, Inc.
Paragould, AR

West Court & Pruett St.
P. O. Box 670
72450-0670

Telephone: 239-9571
FAX: 239-3410

President/CEO: Dr. Frank Oldham, Jr.

Subsidiaries:
Security Bank
Paragould, AR

Parkin Bancorp, Inc.
Parkin, AR

25 W. Parkin Avenue
P. O. Box 526
72373-0526

Telephone: 755-5401
FAX: 755-2567

President: William N. Griffin

Subsidiaries:
First State Bank
Parkin, AR

Perry County Bancshares, Inc.
Perryville, AR

Court House Square
P. O. Box 189
72126-0189

Telephone: 889-2318
FAX: 889-2966

President/CEO: Robert M. Hill

Subsidiaries:
The Perry County Bank
Perryville, AR

Piggott Bankstock, Inc.
Piggott, AR

212 W. Cherry St.
P. O. Box 307
72454-0307

Telephone: 598-3802
FAX: 598-2026

President/CEO: James L. Magee

Subsidiaries:
Piggott State Bank
Piggott, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

Simmons First National Corporation
Pine Bluff, AR

501 Main St.
P. O. Box 7009
71611-7009

Telephone: 541-1000
FAX: 541-1123

Chairman/CEO: W. E. Ayres

Subsidiaries:	
Simmons First Bank	Jonesboro, AR
Simmons First Bank	Lake Village, AR
Simmons First National Bank	Pine Bluff, AR
Arkansas Fund, Inc.	Lake Village, AR

Clement Bancshares, Inc.
Plainview, AR

200 Main St.
P. O. Box 277
72857-0277

Telephone: 272-4221
FAX: 272-4154

Chairman/President/CEO: John Clement

Subsidiaries:	
First State Bank	Plainview, AR

Pocahontas Bankstock, Inc.
Pocahontas, AR

101 Broadway
P. O. Box 467
72455-0467

Telephone: 892-5286
FAX: None

President/CEO: John R. Jackson, Jr.

Subsidiaries:	
Bank of Pocahontas	Pocahontas, AR

Mainline Bankshares of Portland, Inc.
Portland, AR

Main Street
P. O. Box 178
71663-0178

Telephone: 737-2236
FAX: 737-2816

President/CEO: Tipton Pugh

Subsidiaries:	
The Peoples Bank	Portland, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

Portland Bankshares, Inc.
Portland, AR

Telephone: 737-2226
FAX: 737-4263

Main Street
P. O. Box 68
71663-0068

President/CEO: Jerry Sadler

Subsidiaries:

Portland Bank	Portland, AR

First State Holding Company of Prescott
Prescott, AR

Telephone: 887-2688
FAX: 887-6822

103 E. 2nd and South
P. O. Box 490
71857-0490

President: Johnny Brannan

Subsidiaries:

Bank of Prescott	Prescott, AR

Far-Mer Bankshares, Inc.
Reyno, AR

Telephone: 769-2240
FAX: 769-2300

108 W. Main
P. O. Box 108
72462-0108

Chairman/President/CEO: Dr. Frank Oldham, Jr.

Subsidiaries:

Farmers & Merchants Bank	Reyno, AR

Lynxx Banking Corporation
Rogers, AR

Telephone: 636-4233
FAX: 631-6567

Second and Poplar Streets
P. O. Box 250
72757-0250

President: Dan Pierce

Subsidiaries:

First National Bank	Bentonville, AR
Farmers & Merchants Bank	Rogers, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

Dover Bancshares, Inc.
Russellville, AR

800 North Arkansas
P. O. Box 3010
72801-0991

Telephone: 967-8000
FAX: 967-4679

Chairman/CEO: Ward Ramsey

Subsidiaries:
First Bank of Arkansas — Russellville, AR

First Security Bancorp
Searcy, AR

314 North Spring
P. O. Box 1009
72143-1009

Telephone: 268-9871
FAX: 268-9871

President/CEO: Reynie Rutledge

Subsidiaries:
First Security Bank — Searcy, AR

GCB Bancshares, Inc.
Sheridan, AR

101 North Oak Street
P. O. Box 67
72150-0067

Telephone: 942-3145
FAX: 942-5900

President/CEO: D. E McCoy, Jr.

Subsidiaries:
Grant County Bank — Sheridan, AR

Smackover Bancshares, Inc.
Smackover, AR

708 North Broadway
P. O. Box 107
71762-0107

Telephone: 725-3051
FAX: 725-3049

Chairman/CEO: Max O. Taylor

Subsidiaries:
Smackover State Bank — Smackover, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

Star City Bancshares, Inc.
Star City, AR

200 S. Jefferson
P. O. Drawer 69
71667-0069

Telephone: 628-4286
FAX: 628-5274

President/CEO: Bennie Ryburn, Jr.

Subsidiaries:

Bank of Star City	Star City, AR

InvestArk Bankshares, Inc.
Stuttgart, AR

412 S. Main
P. O. Drawer 908
72160-0908

Telephone: 673-3545
FAX: 673-1977

CEO: Cole Martin

Subsidiaries:

The Bank of North Arkansas	Melbourne, AR
First National Bank in Stuttgart	Stuttgart, AR

The Farmers and Merchants Bankshares, Inc.
Stuttgart, AR

708 S. Main
P. O. Drawer 947
72160-0947

Telephone: 673-6911
FAX: 673-6918

Chairman/President: Don Pattillo

Subsidiaries:

The Farmers & Merchants Bank	Stuttgart, AR

Southwest Bancshares, Inc.
Trumann, AR

825 Highway 63 North
P. O. Box 431
72472-0030

Telephone: 483-6433
FAX: 483-7030

Chairman/CEO: Mr. Wallace W. Fowler

Subsidiaries:

First State Bank of Arkansas	Trumann, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

Rainbow Investment Company, Inc.
Tuckerman, AR

Main Street
P. O. Box 700
72473-0700

Telephone: 349-5155
FAX: 349-5170

Chairman/President/CEO: Lindley V. Smith, Jr.

Subsidiaries:

Bank of Tuckerman	Tuckerman, AR

Tyronza Bancshares, Inc.
Tyronza, AR

Main and Oak Streets
P. O. Box 395
72386-0395

Telephone: 487-2161
FAX: 487-2069

President/CEO: Charles F. Luter

Subsidiaries:

First Delta Bank	Tyronza, AR

Vista Bancorporation
Van Buren, AR

3110 Alma Highway
P.O. Box 469
72956-0469

Telephone: 474-1201
FAX: 474-4630

Chairman/President/CEO: James G. Williamson, Jr.

Subsidiaries:

Citizens Bank & Trust Company	Van Buren, AR

Golden Oaks Bancshares, Inc.
Waldo, AR

101 Main Street
P. O. Box 426
71770-0426

Telephone: 693-5551
FAX: None

President/CEO: Harold Fincher

Subsidiaries:

The Peoples Bank	Waldo, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

Rodgers Family Banchares, Inc.
Waldron, Arkansas

110 West 4th Street
P. O. Box 2260
72958-0278

Telephone: 637-2161
FAX: 637-4874

President/CEO: Bill Philpot

Subsidiaries:
Bank of Waldron — Waldron, AR

Bradley Bancshares, Inc.
Warren, AR

104 South Main Street
P. O. Box 29
71671-0029

Telephone: 226-2601
FAX: 226-2253

Chief Executive Officer: Freddie Mobley

Subsidiaries:
First State Bank — Warren, AR

Hogue Holding Company
Weiner, AR

Highway 49
P. O. Box 307
72470-0307

Telephone: 684-2221
FAX: None

President: Mr. John R. Hogue

Subsidiaries:
Bank of Weiner — Weiner, AR

Southern Bancshares, Inc.
West Helena, AR

425 East Plaza
P. O. Box 2497
72390-0507

Telephone: 572-3481
FAX: 572-1901

President/CEO: Bill Simmons

Subsidiaries:
Merchants & Farmers Bank — West Helena, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

Bancshares of West Memphis, Inc.
West Memphis, AR

626 East Broadway
P. O. Box 2128
72303-2128

Telephone: 732-8000
FAX: 735-0849

President/CEO: Jack K. Hogan

Subsidiaries:
Bank of West Memphis — West Memphis, AR

Cherry Valley Bancshares, Inc.
Wynne, AR

500 N. Falls Boulevard
P. O. Box 189
72396-0189

Telephone: 588-3332
FAX: 238-7030

Chairman: H. H. Beasley

Subsidiaries:
First Arkansas Bank — Wynne, AR

Cross County Bancshares, Inc.
Wynne, AR

1 Cross County Plaza
P. O. Box 9
72396-0009

Telephone: 238-8171
FAX: 238-4052

President/CEO: Ken McClanahan

Subsidiaries:
Cross County Bank — Wynne, AR

Mountain Bancshares, Inc.
Yellville, AR

Madison and Church
P. O. Box 325
72687-0325

Telephone: 449-4231
FAX: 449-4231

President: Judy Loving

Subsidiaries:
The Bank of Yellville — Yellville, AR

BANK HOLDING COMPANIES WHICH OWN STATE CHARTERED BANKS

Union Planters Corporation
Memphis, TN

67 Madison Avenue
P. O. Box 387
38147-0001

Telephone: (901) 523-6000
FAX: (901)578-2939

Chairman/CEO: Benjamin W. Rawlins, Jr.

Subsidiaries:

North Arkansas Bancshares, Inc.	Jonesboro, AR
Mercantile Bank	Hardy, AR
Mercantile Bank	Jonesboro, AR
Mercantile Bank	Mammoth Spring, AR
Searcy County Bank	Marshall, AR
First State Bank of Newport	Newport, AR
The Bank of Rector	Rector, AR
CBC Bancorp, Inc.	Cookeville, TN
Citizens Bank	Cookeville, TN
Steiner Bank	Birmingham, AL
United Southern Bank	Clarksdale, MS
First National Bank	New Albany, MS
Pickett County Bank and Trust Company	Byrdstown, TN
First National Bank of Crossville	Crossville, TN
Cumberland City Bank	Cumberland City, TN
Bank of Roane County	Harriman, TN
First Citizens Bank of Hohenwald	Hohenwald, TN
Merchants State Bank	Humbolt, TN
Union Planters National Bank	Memphis, TN
Bank of Trenton and Trust Company	Trenton, TN
Citizens Bank and Trust Company	Wartburg, TN
Guardian Realty Company	Birmingham, AL
Mercantile Corporation	Jonesboro, AR
Mercantile Realty, Inc.	Jonesboro, AR
Brenner Steep, Inc.	Memphis, TN
Chickasaw Capital Corporation	Memphis, TN
Investment Group Mortgage Corporation	Memphis, TN
Planters Life Insurance Company	Memphis, TN
UNIC, Inc.	Memphis, TN
UMIC Securities Corporation	Memphis, TN
Union Planters Business Advisory Service, Inc.	Memphis, TN
Union Planters Investment Bankers Corporation	Memphis, TN
Union Planters Investment Bankers Group, Inc.	Memphis, TN
Fairless, Hinton, and Harbert, Inc	Trenton, TN

BANK HOLDING COMPANIES WHICH OWN ONLY NATIONAL BANKS

JUNE 30, 1991

BANK HOLDING COMPANY NAME	TOWN
First Sharp County Bancshares	Ash Flat, AR
First Delta Bankshares, Inc.	Blytheville, AR
Wyatt Bancshares, Inc.	Calico Rock, AR
Clin-Ark Bankshares, Inc.	Clinton, AR
Ashley Bancstock Company	Crossett, AR
First National Security Company	DeQueen, AR
First United Bancshares, Inc.	El Dorado, AR
NBC Bank Corporation	El Dorado, AR
Bancshares of Eastern Arkansas, Inc.	Forrest City, AR
First Bank Corp.	Fort Smith, AR
First City Corporation	Ft. Smith, AR
First Merchants Financial Corp.	Ft. Smith, AR
Caddo Holding Company, Inc.	Glenwood, AR
First Delta Corporation	Helena, AR
Helena Bancshares, Inc.	Helena, AR
Citizens National Bancshares of Hope, Inc.	Hope, AR
Lakeside Bancshares, Inc.	Hughes, AR
First Paris Holding Company	Little Rock, AR
Metropolitan National Bancshares, Inc.	Little Rock, AR
One National Bancshares, Inc.	Little Rock, AR
The Union of Arkansas Corporation	Little Rock, AR
MNB Bancshares, Inc.	Malvern, AR
Mountain Home Bancshares, Inc.	Mountain Home, AR
National Banking Corp.	N. Little Rock, AR
TCBankshares, Inc.	N. Little Rock, AR
First Bancshares of Northeast Arkansas, Inc.	Osceola, AR
First Central Corporation	Searcy, AR
First Sheridan Bancshares, Inc.	Sheridan, AR
Financial Investment Corp.	Springdale, AR
Commercial Bancshares, Inc.	Texarkana, AR
State First Financial Corp.	Texarkana, AR
Carlson Bancshares, Inc.	West Memphis, AR
Fidelity Bancorp, Inc.	West Memphis, AR
First Bancshares of Eastern Arkansas, Inc.	West Memphis, AR
First National Corporation of Wynne	Wynne, AR